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**INYUVESI
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**A Sustainable Livelihood Approach to poverty reduction:
participatory experiences of women involved in art and craft co-
operative in Bhambayi, Kwa Zulu Natal**

By

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DECLARATION - PLAGIARISM

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December 2016

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“Problems are not the stop sign, they are guidelines”, Robert Schuller.

This was my motivation throughout the journey of this master’s degree. I would not have made it this far if it was not for my late daughter Ayanda, alive daughter Noxolo and Husband ‘Alfred Gcabashe’ who gave me the strength and the ability to get on with this study. Alfred used to tell me that ‘it may not be easy but I know it’s worth it’. I recall Umshumayeli 3, “Konke kunesikhathi sakho phansi komthunzi welanga.”

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DEDICATION

This study is dedicated to my daughter Noxolo and her father Alfred. You have always been continuous sources of joy, love and laughter in my life. You always said to me, “With your determination, faith and hard work will undoubtedly take you far. Never be limited by what people say”.

ACRONYMS AND ABBREVIATIONS

ABBREVIATION	DEFINITION/MEANING
BRICS	Brazil, Russia, India, China and South Africa
CIPC	Companies Intellectual Property Commission
DFID	Department for International Development
DSD	Department of Social Development
DTI	Department of Trade and Industry
ICA	International Cooperative Alliance
IWPR	Institute for Women Policy Research
ISDPC	Integrated Strategy on the Development and Promotion of Cooperatives
NDP	National Development Plan
NDSDSP	National Department of Social Development Strategic Plan 2015-2020
PAR	Participatory Action Research
SASSA	South African Social Security Agency
SLA	Sustainable Livelihood Approach
	2012-2022
UKZN-CORE	University of KwaZulu Natal-Community Outreach and Research

ABSTRACT

This study is an extension of a pilot study that was conducted by Raniga and Ngcobo (2014) in a predominantly informal settlement in Bhambayi, which revealed, single parents from low-income communities surface social and economic marginalisation on the grounds of poverty reduction. Therefore, it is to Ngcobo and Raniga (2014) study, which qualitatively explored the economic experiences of single mothers in Bhambayi and revealed that “transformative interventions should include the establishment of a business forum to assist single mothers to network and lobby for funding and to implement business training programmes” (Raniga & Ngcobo, 2014, p. 526). Women in Bhambayi have taken the initiative to stand up and join the economic co-operatives to fight poverty as a substitute of government social grants they are receiving.

This paper aims to fill the gap in literature that is about the involvement of women in co-operatives. Especially in KwaZulu-Natal and South Africa, as there is little literature on studies concerning women and formal income generating projects such as co-operatives. This study aims to understand the participatory experiences of women involved in the implementation of an art and craft economic co-operative projects using the sustainable livelihood approach as a poverty reduction strategy, in Bhambayi. Using a participatory action research methodology, the evidence from six of nine women in an art and craft economic cooperative in Bhambayi area, North of Ethekwini, Kwa Zulu-Natal is presented in this paper. Guided by the sustainable livelihood approach to conduct this study, this paper presents the following themes: a positive contribution of in sustaining human capacity development, political influences on enhancing economic development; and lack of project management skills were some of the obstacles encountered within the cooperative project and had dire implications for the sustainability of art and craft cooperative.

Conclusion: the findings of this study corroborate the conclusions made by Kumar, Wankhede and Gena (2015) who emphasise the need for training workshops before self-help groups commit themselves into operating as co-operatives.

Keywords: co-operatives, sustainable livelihood, participatory experiences of women

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CHAPTER ONE

THE BACKGROUND OF THE STUDY

1.1 Introduction

With increasing economic globalisation (De Vos, 2009, p. 7), it has become apparent that there is a need to increase wealth making initiatives and development within impoverished communities. It is also evident that neither government nor the private sector can fulfil this need alone. The global agenda for social work and social development recognises that the “past and present political, economic, cultural and social orders, shaped in specific contexts, have unequal consequences for global, national and local communities and have negative impacts on people” (Global Agenda, 2012, p. 1). Furthermore, it recognises that there are community members; and it grows in the context of caring relations that are being ruined by economic, political and societal power dominations. There has been an effort to encourage entrepreneurship and innovation with individuals in order to alleviate poverty in low-income communities. Increased efforts to alleviate poverty have been reflected in a range of international development initiatives. Thus, for the past two decades, South Africa has experienced a challenging phase of social-political and economic restructuring. According to the White Paper on Social Welfare (1997), economic policies are essential for the generation of growth and employment, but they are not sufficient by themselves.

In this chapter, the background and the problem statement will be explained. Additionally, the problem statement and key questions will be discussed. Furthermore, the theoretical framework underpinning the study and the significance of the study will be clarified. Various qualitative data collection processes are highlighted in this chapter (in-depth interviews, focus groups and field observations) to analyse the participatory experiences of women in an art and craft economic co-operative, utilising sustainable livelihood approach in a predominantly informal settlement in KwaZulu-Natal (KZN) named Bhambayi. The research methodology will be briefly explained and a conclusion will be provided.

1.2. Problem statement

This study is a follow up study of the broader study conducted by Raniga and Ngcobo (2014) which qualitatively explored the economic experiences of single mothers in Bhambayi. The findings of this study revealed that “transformative interventions should include the establishment

of a business forum to assist single mothers to network and lobby for funding; and to implement business-training programmes” (Raniga and Ngcobo, 2014, p. 526). In support of this statement Maleko and Msuya (2015) state that there are chances of upgrading women’s situation and the possibility for co-operatives to subsidise to such a process. Furthermore, Raniga and Ngcobo concluded with that “the implementation of income generating activities is one of the poverty alleviation strategies that would enhance the transformation and economic development agenda in the country”, (2014, p. 516). In fact, women who are single parents from disadvantaged communities such as the context of this study, encounter social and economic marginalisation in the economy on poverty grounds as well as sexual discrimination (Raniga and Ngcobo, 2014).

As a follow up for this recommendation in 2014, the researchers in collaboration with the leadership of the Bhambayi community established a co-operative forum that aimed at assisting existing informal income generating projects with registration, training workshops and support networks. The co-operative forum comprises five economic projects of which three had been registered as co-operatives in 2015 and operating in Bhambayi. The Art and Craft economic co-operative, which forms the basis of the empirical data presented in this thesis, is one of five co-operatives that exist in the community. This co-operative was selected because the researcher has been working with the women in this economic co-operative project since the inception of the project as a means of poverty reduction strategy. De Beer and Swanepoel (2006) assert that as social workers, it is important to understand different strategies and techniques of developing and empowering the community; whilst bearing in mind the economic conditions that have implications on the functions of the community. The Global Agenda (2012, p. 1) indicates that social workers commit themselves to “supporting, influencing and enabling structures and systems that positively address the root causes of oppression and inequality”.

The economic status of this community is mostly reliant on social protection and specifically social grants (Raniga and Simpson, 2011). As stated by Sewpaul (cited in Karin Larsen, Sewpaul & Hole, 2014) neoliberalism has contributed to unfair development between the north and south, to larger levels of inequality within the nation states, and to the feminisation of poverty especially amongst African women. The Global Agenda for Social Work and Social Development also acknowledges the increased poverty and inequality in both developing and developed countries and is committed to influencing local and global initiatives aimed at achieving social and economic equality (Global

Agenda, 2012). This study aims to understand the experiences of women involved in the implementation of an art and craft co-operative utilising the SLA to reduce poverty.

1.3.Poverty

According to Njagi (2005) poverty is viewed in three approaches. Firstly, it can be defined as the inability to accomplish a least level of living. This approach, according to Njagi (2005, p. 3)

has been termed the objective perspective on poverty where normative judgements as to what constitutes poverty and what is required to move people out of their impoverished state are major considerations. Economists support this objective perspective; using indicators such as income utilisation and basic needs as benchmarks because it is easier to calculate, interpret and aggregate over a population.

Secondly, poverty can be recognised in comparative relations as a deficiency of assets to achieve a generally tolerable standard of living (Njagi, 2005). This perspective conceptualises poverty as physiological deficiency. Nevertheless, as a result of acknowledgment of the restrictions of the above-mentioned approaches, some aspects of poverty are prioritised on the structure directed at the reduction of poverty.

Njagi (2005) states that, the subjective approaches focus more on what persons mention as their necessity and the worth they position on facilities. In the “subjective approach, poverty is ascribed to more societal backgrounds where susceptibility and deficiency has to do with constrained choices, unfulfilled capabilities and exclusion” (May et al., 2002, p. 3). The manner in which one interprets poverty has an effect as this can influence the decisions taken on policies that are aimed at alleviating poverty. Consequently, Zata (2016) perceives poverty as the absence of finance or cash and food, and then a poverty reduction strategy would be to add to the supply of finances. Alternatively, when poverty is viewed as a consequence of social marginalisation, then it is clear that an attempt to improve poverty will speak to the structural impairments which enable scarcity of resources in society (Raniga and Simpson, 2011). In the next section, I argue that poverty quantitatively and qualitatively affects women both in the first and second economies and within the local and global economies.

1.4.Feminisation of poverty

Women are more likely to be living in poor households than men. There are many reasons for this, including higher unemployment levels, generally lower pay for the same level of education, and domestic responsibilities alongside explicit discrimination (Review of the White Paper, 2016). Women are also more likely than men to live in the poorest areas, where economic opportunities are scarce. The Committee finds that while women play a fundamental part in the care and reproduction of society, their needs, privileges and responsibilities often take second place because of their locations within households, communities and nationally. However, since 1997 the progress has been achieved in raising awareness of women's rights and needs. The literature reveals that poverty has been becoming more directed to women; this explains that a large part of the poor in the world are women (Ngcobo and Raniga, 2014). The term 'feminisation of poverty' according to Ngcobo and Raniga, (2014, p. 517) was used when it was revealed that- households where females head were the rapid increasing family forms; "and the increased poverty in these households was evident in the growing number of women and children who were poor". Ngcobo and Raniga, 2014, argue that, "Poverty is recognised both quantitatively and qualitatively different for women because of the organised biases that they face in basic standard of daily living such as education, health care, food security, access to land and employment" (p. 517). Therefore, Tesfay and Tadele (2013, p. 1) state that in most countries co-operatives have been used as an upbringing foundation to capacitate women by improving the information and skills they already have; and "7% of African population are involved in cooperative business".

Furthermore, the Tesfay and Tadele (2013) assert that the government of Ethiopia is aware and supports multi-functional co-operatives so that co-operatives contribute actively in the development with the provision of women employment and empowerment. There are several reports on gender gap in the labour market. "The Global Employment Trends for Women reports that women suffer from higher unemployment rates than men, and this gap widened during the 2008-2012 period" (Roelants, Hyungsik, Terrasi & CICOPA, 2014, p. 14). For instance, a study conducted by the IWPR in the United States, reveals that there is a continuous gender discrimination in the country and, traditional occupations for women employed less than half percent in comparison to their counter male parts. By non-traditional occupations for women this refers to the occupations that were previously regarded as males' job. In the same study,

Hegewisch and Hartmann (2014) suggest that there is a correlation of occupational segregation and gender wage gap.

Moreover, in the study by Vakoufaris, Kizos, Spilanis, Koulouri and Zacharaki (2007) that qualitatively explored the importance and contribution of establishment of women's co-operatives to local development in Greece; the findings revealed that women's co-operatives are characterised by important latent and serious drawbacks in their sustainability. The major problems that characterise women co-operatives are interactive complications, the failure of co-operatives members to fully comprehend the concept of being a business women and the limited commitment of women into co-operatives. Vakoufaris et al., (2007) state that women hold a more invisible role than the dominating status of men. For instance, "women are perceived as helpmates, wives, mothers, and generally subservient to the dominant economic work of men". That is, according to Vakoufaris et al., (2007, p.37) in utmost circumstances, land is owned by men, and men make agricultural decisions in a male-controlled social system, which describes the little standing of farm women. Furthermore, in farm organisations women's contribution on farming is unnoticed and their participation in shaping policies is taken for granted.

Women according to Kaseke (2010) are viewed as one of the marginalised groups in South Africa. Therefore, the empowerment of women at an individual level according to Kaseke (2010), which helps to build a base for social change and empowerment at their income level can increase the status in families and societies. Kristjanson et al., (2010, p. 2) stated that while poverty is often measured in terms of income or food security, a household's ability to meet its material needs is determined largely by its assets. These include the physical, human, social, financial and natural kinds of capital that determine what livelihood strategies a household can pursue and how well it can cope with risks and shocks. Tesfay and Tadele (2013) state that women empowerment becomes an international schedule. From the available literature, it is known that there is a need for women empowerment to sustain the growth of economy to decrease poverty in the underdeveloped and growing nation states. Social science scholars define women empowerment in different ways. For instance, Tesfay and Tadele (2013, p. 2) refer to "women empowerment as a mechanism where women become strong through increasing their confidence to make appropriate choice and control over resources". Naryaan (2002) adds that women empowerment is an accumulative mechanism and ownership of resources to influence and have a voice over any decision made that affects their livelihood.

Therefore, the South African Cooperatives Development Policy (2004) recommends that “special consideration in cooperative promotion shall be given to increase the participation of women in the co-operative movement at all levels, particularly at management and leadership level” (DTI, 2004, p. 12). Together with this special consideration in South Africa, support programmes that are available and that will be placed in future will focus mostly on evolving co-operative enterprises owned by Black people. Regardless of advantages of the co-operatives framework in poverty reduction, there is still noticeable little involvement of women in the economy and managing posts. “Women membership in economic projects accounted to less than 30%; and their participation declines for upper positions; and in Ethiopia, women represented only “18% of cooperative membership” (Tesfay & Tadele, 2013, p. 1). Among these women in position, restricted admission and restrictions over productive assets are definite. For this reason, gendered inequality brings a problem on women, which makes them unpleasantly affected by poverty.

In support of the above discussion, the Statistics South Africa with reference to the Community survey (2016) (statssa.gov.za) reveals that the total population of south Africa is 55,6 million and of these, 51% constitute females and 49% are male. South Africa, as enshrined in the NDSD strategic plan is

Characterised by high levels of income poverty and inequality” whereby poor families often suffer unbalanced food supplies as well as “poor nutrition”; because of “high unemployment, inadequate safety nets, insufficient capital or access to land, and less power. Although poverty is a widespread problem in South Africa, it is unevenly distributed; the burden is borne more by black women than black men (RSA, n.d. www.gov.za, p. 19).

Households headed by females (DSD, 2015) are more likely to be poor and experience inadequate access to food than their male-headed equivalents. Furthermore, the strategic plan reveals that females head 41, 2% of all households, in the country; and in the historically labour-sending provinces of Limpopo (49, 2%), Eastern Cape (44, 7%) and KwaZulu-Natal (43, 5%); and most female-headed households were without a single employed member compared to nearly one-fifth (19, 7%) of male-headed households (DSD Strategic Plan, 2015-2020).

“Women are more likely to be unemployed than men, with the unemployment rate for women estimated at 28.7 percent in 2015 compared to 24.4 percent for men” (RSA, 2015, p. 72). However, there is an increase of women's participation in co-operative projects and movement whereby women have been performing a minor role in co-operative affairs, which are dominated by men

(Theron, 2010). The Department of Trade and Industry (2012, p. 34) reveals that the declaration of the Cooperatives Act No. 14 of 2005 “facilitated a boom in the registration of new co-operatives” in a manner that have never seen before in South Africa. Membership in such projects allow women to efficiently lobby government departments and other agencies which make decisions that affect their livelihoods. This enables them to protect their interests, to overcome legal challenges facing them, as well as allowing members to access the training and equipment they need to increase their level of production (de Haan, 2001; Kristjanson et al., 2010; and the Cooperatives Development Policy, 2004; NDSD, 2015-2020). Therefore, the SLA in its practice links with the principles of the Cooperatives Development Policy of 2004.

Cooperatives have been recognised in both developed and developing countries like Canada, Spain, Italy, Uganda, Ghana, Philippines, India and Bangladesh as an important mechanism for the facilitation, coordination and integration of small and social entrepreneurs, thereby giving them opportunities for moving into the mainstream supply chain (Chauke, Nekhavhambe, & Pfumayaramba, 2013; Ferguson, 2012). Furthermore, Chibanda et al., (2009) and Thaba and Mbohwa (2015) state that the South African democratic government is supportive of the development of co-operatives specifically amongst historically underprivileged collections, as a tactic to eliminate poverty and generate jobs. This was done (Thaba, 2015) with an objective to equalise the first and second economy.

However, according to Ngcobo and Raniga (2014), it is vital to recognise the discussions that are put forward, stating that, even though numerous income-generating programmes have been employed to a certain point of success, poverty and inequality level remains high in South Africa. Moreover, because of the imbalanced dissemination of assets and income, lots of women who enter on informal means of living businesses hardly generate sufficient profits to boost themselves and their children out of poverty. Therefore, in the informal settlements predominated area such as Bhambayi, which is the context of the study, women have their informal income generating activities in an attempt to substitute social grants to sustain their livelihoods. This appeared to be insufficient to fulfil their attempts, which led to the formation of formal income generating projects (cooperatives) and their implementation with the utilisation of Sustainable Livelihood Approach as the strategy to poverty reduction. The reasons for the focus on this target group follow.

Maleko and Masuya (2015) state that women's contribution to economic development has been an effort that has been hardly given the credit it is supposed to be awarded for; and women's role has been downgraded to the passive responsibilities of domestic tasks. These authors further state that such incidences occur understanding the significant part that women contributed in food production, generation of income and control of assets both locally and nationally. However, there is an increase of women's participation in co-operative projects and movements whereby women have been performing a minor role in co-operative affairs, which are largely dominated by men (Theron, 2010). Maleko and Masuya (2015) concluded that there is an agreement that the involvement of women in different aspects of poverty alleviation strategy is important for the balanced operation of development resources that has kept on underestimated and ignored. The argument that arises is that are these policies feasible according to the perspectives of women about their experience in art and craft economic co-operative in Bhambayi with the use of Sustainable Livelihood Approach.

Therefore, keeping in mind the above discussion and background of this study, this paper presents the first hand data, which was attained using the qualitative methodology to understand the women's participatory experiences in the implementation of co-operatives using the Sustainable Livelihood Approach.

1.5.Problem statement

1.6.Kumar, Wankhede and Gena (2015) assert that co-operatives are developed around the globe and in different forms of projects. It has appeared from the available literature that most research conducted and published with regards to co-operatives focused on agricultural co-operatives as these are perceived as effective poverty reduction projects. Maleko and Masuya (2015) state that women's contribution to economic expansion has been an input that is hardly being given the gratitude it deserves; and their capacity has been transferred to the submissive everyday jobs of household tasks. They further state that such comments and perceptions are put in place without understanding the significant role that women have participated in the production of food, generation and administration of assets at all levels. Macfadyen and Corcoran (2002) assert that understanding the impact of sustainable livelihood initiatives on poverty alleviation projects is still very much a work in progress. This study focused on women involved in one economic co-operative project. It argues that women play major roles in income generation projects and the

sustenance of the household. This study attempted to explore the participatory experiences of women involved in implementing an art and craft economic cooperative using the sustainable livelihood framework to poverty reduction in a predominantly informal settlement, North of Durban in KwaZulu-Natal. To understand this phenomenon this study will be guided by the following aim and objectives; and research questions to be answered identified in the next section. **Research aim and objectives**

1.6.1 Overall aim of the study

The main aim of this study was to understand the participatory experiences of women involved in the implementation of an art and craft economic co-operative project using the Sustainable Livelihood Approach as a poverty reduction strategy, in Bhambayi.

1.6.2. Objectives of the study

This study intended to achieve the following objectives:

- To examine the participatory experiences of women involved in the implementation of an art and craft economic co-operative project using the Sustainable Livelihood Approach, in Bhambayi.
- Gain insight into how the practices of Sustainable Livelihood Approach has contributed to enhancing human capital, economic capital, physical capacity and social capital of the women involved in the art and craft economic co-operative project.
- To make suggestions about how social workers can apply Sustainable Livelihood Approach strategies for community economic co-operative projects

1.6.3. Research questions

The main key question answered in this study was: what are the participatory experiences of women involved in the implementation of an art and craft economic co-operative project using the Sustainable Livelihood Approach as a poverty reduction strategy, in Bhambayi. To be able to answer this main question, it was broken down into sub-questions, to which this study responded. These were:

- What are the participatory experiences of women involved in the implementation of an art and craft economic co-operative project using the Sustainable Livelihood Approach?

- What is the insight of women into how the practices of Sustainable Livelihood has contributed to enhancing human capital, economic capital, physical capacity and social capital of their involvement in the implementation of an art and craft economic cooperative project?
- What are women's suggestions about how social workers can apply Sustainable Livelihood strategies to community economic co-operative projects?

1.7. Research context

The research was conducted in Bhambayi, which is a predominantly informal settlement, which is situated in Inanda, Ntuzuma and KwaMashu (INK); and “is one of the poorest urban regions in KwaZulu-Natal” (Raniga and Simpson, 2011, p. 77). Like other informal settlements in South Africa, Bhambayi is characterised by high levels of poverty, limited access to basic services, “poor access to economic opportunities and inadequate social services. The community is located in Inanda which is about 35 km outside of Durban” (Raniga & Mathe, 2011, p. 339). The community is ethnically diverse as there are immigrants from other provinces such as Eastern Cape as well as foreign nationals from countries such as Somalia, Zimbabwe and Mozambique.

1.8. Theoretical framework underpinning the study

The theoretical framework used in this study is the Sustainable Livelihood Approach (SLA). The Sustainable Livelihood Approach was developed as a strategy to alleviate poverty; and it is continuously used by different agencies to design policies; projects and programmes relevant to such (Hategekimana, 2011; Ferguson, 2012). Furthermore, Kristjanson et al., (2010) state that the SLA integrates the significance of resources, marketplaces and further organisations. This framework aims to identify people's strengths, assets, livelihood activities and opportunities that people have as well as those factors that shape those livelihood (Long, 2004). Accordingly, Majale (2002) states that, the SLA is a complete method that attempts to catch, and make available a means of understanding, the essential sources and forms of poverty; as it attempts to draw up the relations among various features of poverty, letting more efficient prioritisation of act at a functioning level.

The SLA theoretical framework is relevant as it is convenient in comprehending poverty and the set of actions and principles that can be adopted to overcome poverty; and assists in the understanding of poverty and applicable tactics that can be employed in enlightening the lives of the poor (Gambe, 2015). Guided by this framework, the researcher-contextualised co-operatives as a potential strategy to alleviate poverty and the understanding of women participating in an art and craft co-operative using the SLA in its implementation. The SLA was used as a tool for understanding the participatory experiences of women in an art and craft economic co-operative in reducing poverty in Bhambayi. Because, “the concept of livelihood encompasses a means of supporting life, meeting individual and community needs; and that the SLA provides new perspectives on developing healthy sustainable societies that provide people with secure and satisfying livelihoods” (Hategekimana, 2011, p. 21). This approach demonstrates the manner whereby, in various settings, women can achieve sustainable livelihoods over admission to a series of living possessions, which are put together with the search of diverse living plans.

The (SLA) has various features (Krantz, 2001, p. 9; MacFadyen and & Corcoran, 2002; Morse, McNamara and Acholo, 2009; DFID, 2010, p. 7):

Firstly, as a framework for analysis, it draws attention to the full range of assets that people draw upon to compose a livelihood, namely:

Human capital represents the skills, knowledge, ability to labour and good health that together enable people to pursue different livelihood strategies and achieve their livelihood objectives. At a household level human capital is a factor of the amount and quality of labour available; this varies according to household size, skill levels, leadership potential, health status, etc.

Natural capital is the term used for the available natural resources and services like nutrient cycling, erosion protection that are useful for livelihoods. However, for this, study natural capital is not relevant to the art and craft economic co-operative under study.

Financial capital represents the financial resources that people use to achieve their livelihood objectives, like the availability of cash or equivalent, which enables people to adopt different livelihood strategies.

Physical capital comprises the basic infrastructure and producer goods needed to support livelihoods. This involves the infrastructure of the physical environment that helps people meet their basic needs and to be more productive. For instance: The following components of infrastructure are usually essential for sustainable livelihoods: affordable transport; secure shelter and buildings; adequate water supply and sanitation; clean, affordable energy; and access to information (communications).

Social capital in the context of the sustainable livelihoods framework is taken to mean the social resources upon which people draw in pursuit of their livelihood objectives. These are developed through: networks and connectedness that increase people's trust and ability to work together and expand their access to wider institutions, such as political or civic bodies.

1.9. Significance of the study

This study addressed Ngcobo and Raniga's (2014, p. 526) recommendation of the study exploring the economic experiences of single mothers in Bhambayi, which revealed that "transformative interventions should include the establishment of a business forum to assist single mothers to network and lobby for funding and to implement business-training programmes". Kumar et al., (2015) assert that co-operatives are developed around the globe and constitute different types of projects. It has appeared from the available literature that most research conducted and published concerning co-operatives focuses more on agricultural co-operatives as these are perceived as effective poverty reduction projects. Macfadyen and Corcoran (2002) assert that understanding the impact of sustainable livelihood initiatives on poverty alleviation projects is still very much a work in progress.

The value of this study is that with the use of the SLA other low-income communities will be encouraged in establishing co-operatives in their areas as a means of poverty reduction rather than waiting for employment from firms and other employers. Secondly, the academics and professionals that will access this study will be able to use the Sustainable Livelihood Approach in the communities they are working with to maintain co-operatives having been aware of the challenges and barriers that might hinder the success of these projects. Finally, it will also serve as an empowerment tool for different communities since the Sustainable Livelihood Approach and participatory action research methodology are lifelong sustaining approaches that capacitate human capital so that community members will stand up, create employment and generate income themselves.

1.10. Research methodology

1.10.1. Research paradigm and design

Social research according to Babbie (2008) can serve different purposes, which include of the most common and useful purposes are exploration, description and explanation. Babbie and

Mouton (2001, p. 74) define a research design as a "plan or blueprint" of how the researcher proposes to organise the research. The general drive of this study was to understand the participatory experiences of nine (9) women, who are members of an art and craft co-operative, using a Sustainable Livelihood Approach as an anti-poverty strategy in Bhambayi. This study is a qualitative research in nature, which according to Babbie and Mouton (2001), allows for in-depth understanding, detailed and open enquiry that is conducted in a naturalistic and holistic environment without manipulating the situations. Babbie and Mouton (2001) state that research methodology pays attention on the investigation technique, type of instruments and measures to be used. Research method refers on how one decides to conduct his/her research, which will give a picture of the outcomes, the utilisation of techniques and relate them to the achievements (Baum et al., 2006; Rubin & Babbie, 2013).

This study used a Participatory Action Research (PAR) methodology, which is applicable for the purposes of this study, which is fully discussed in chapter three.

1.10.2. Sampling

Sampling is defined as “a detailed plan on how the researcher selects” his/her participants “to be studied” (Terre Blanche et al., 2006, p. 4); and it “allows for accessing data that is richly descriptive and thus transferable to other human contexts”. Purposive sampling, which implies that research subjects are chosen for their capacity to deliver the required information that, is related to the study related on complete understanding of the subject that investigated during this study (Rubin & Babbie, 2011). Terre Blanche et al., (2006) assert that purposive sampling is guided by the main aim of the study and the researcher’s knowledge of the population. The sample comprised six of nine (9) women who are members and are all involved in the implementation of an art and craft economic co-operative. The criterion for selection is discussed in chapter Three.

1.10.3. Data collection techniques

Data was collected with the use of different instruments as recommended in PAR methodology (McDonald, 2012). According to McDonald (2012) a researcher and participants work together to create the suitable means of gathering information for each specific problem and condition. For this study, these include one-on-one in-depth interviewing, a focus group discussion, filed notes

and minutes taken during the cooperative meetings, as recommended in utilisation of participatory research method that various data collection methods should be used.

1.10.4. Data Analysis

The thematic data analysis was used as an analysis instrument, which according to Rubin and Babbie (2011) goes beyond counting unambiguous arguments and expressions; and pay attention on identifying both clear and hidden ideas within the data. Thematic analysis allows the researcher to capture common themes based on women's participatory experiences of utilising the SLA in the implementation of the co-operative project. The data that was collected and transcribed word for word (verbatim). Throughout the data analysis process, the researcher identified themes and patterns from the recorded interviews. This strategy was chosen because the researcher looked at different themes that arose during the data analysis as this process allowed the researcher to find similarities and differences, which gave the researcher a broader insight of participants' feelings and perceptions in respect to the study; and keep the data in an organised manner.

1.11. Ethical clearance

Approval to undertake the study was obtained from the University of KwaZulu-Natal's Humanities and Social Sciences Research Ethics Committee (Refer to Appendix 1). The Bhambayi community Non-Government Organisation (Bhambayi Settlement Project) granted a gatekeeper letter (Refer to Appendix 2). Written informed consent letters were issued to the participants that combined both face-to-face interviews and the focus group (refer to Appendix 3). The aims of the study, the participants' rights and the affirmation that the information they would share was to be kept confidential, was also explained to the participants and that their participation was voluntary.

1.12. Conclusion

This chapter presented the background and motivation of the study. It further mentioned the overall aim of the study with objectives, and research questions outlined. The importance of the study, the Sustainable Livelihood Approach as the key framework guiding the study was discussed. Furthermore, the research methodology, which includes the design, data collection, sampling, and data analysis, was outlined. This dissertation is a platform on which I was able to make a point on the participatory experiences of women in an art and craft co-operative using a sustainable

theoretical framework as a strategy in reducing poverty. However, this study does not prescribe an anti-poverty strategy to all contexts as different contexts and communities have similar social issues, but strategies to tackle those issues may be different, as well as the causes.

Clarification of terms

A cooperative is defined as “an autonomous association of persons united voluntarily to meet their common economic, social needs and aspirations; through a jointly owned and democratically controlled enterprise organised and operated on co-operative principles” (The Cooperatives Act 14 of 2005, p. 10).

A livelihood comprises the capabilities, assets and activities required for a means of living; and household livelihood is sustainable when it can cope with and recover from stresses and shocks maintaining its capabilities and assets, while not undermining the natural resource base (Kristjanson et al., 2010).

Poverty: “Poverty is conceptualised the inability to attain a minimum standard of living and lack of resources to attain a socially acceptable type of lifestyle” (Njagi, 2005, p. 3).

Informal settlements: According to the Housing Development Agency (2013, p. 39), “an informal settlement is an unplanned settlement on land which has not been declared as residential, consisting mainly of informal dwellings that are regarded as a makeshift structure not established according to approved architectural plans. Informal settlements are identified as not intended for permanent and formal residence but as a result poverty, vulnerability and social stress”.

Social protection: as an “informal, market-based and public interventions that assist poor individuals, households, and communities to reduce their vulnerability by managing risks better” (UNICEF, 2008, p. 1). “Comprehensive social protection systems comprise several components, including: social assistance, social insurance, developmental mechanisms that simultaneously protect and promote livelihoods, and transformative measures that promote social inclusion and social justice” (Devereux, 2010, p. 2).

Social security: According to Kaseke (2010, p. 54 “social security can take three major forms. These involve social insurance, social assistance and universal benefits”. However, within the scope of South Africa, social security system according to Triegaart (2009) and Kaseke (2010) entails social assistance and social insurance.

A summary of chapters

Chapter 2: Contextualisation of co-operatives within the Sustainable Livelihood Approach

This chapter comprises a comprehensive background of the study. It begins with an overview of co-operatives; secondly, the overview and the critique of the South African policy and legislation regarding co-operatives. Furthermore, it discusses the global and local overview on the role of co-operatives in poverty reduction; and the dynamics of cooperation are also discussed in this chapter. The review of the White Paper on Social Welfare on social protection, women development and community development.

Chapter 3: Research methodology

All management of information and a process in which the research was conducted is included in this chapter. The research methodology, research design, population and sample, data collection and data analysis are discussed. An overview of the research process and its phases is laid out. The research participants and methods of data collection and analysis are also described. Issues relating to reliability and validity in relation to the research design are discussed. A consideration of ethical issues and the way in which the study was conducted in adherence to standards of trustworthiness and authenticity is presented and the chapter concludes with a discussion of the limitations of the study.

Chapter 4: Presentation and discussion of the findings

Through the participatory experiences of women in an art and craft co-operative using a Sustainable Livelihood Approach, this chapter will present the findings from the data collected through semi-structured one-on-one in-depth interviews and a focus group with the members of an art and craft co-operative. Verbatim phrases from the interviews will be included in this chapter. Common themes that arose in support or contrary to the literature during the interviews are discussed. Challenging and facilitating factors that contribute to the sustainability of co-operatives as per the perspectives and experiences of participants are discussed. The data acquired from the focus groups with the cooperative's members are discussed in this chapter. This chapter ensures the trustworthiness of data obtained from single women that are members of the art and craft economic co-operative.

Chapter 5: Summary of findings, discussion of research objectives and Recommendations

In this chapter, a conclusion drawn from the results of this study are discussed. This is related to the achievement of the study objectives. Recommendations made by participants on the use of SLA in the implementation of co-operatives are discussed. Furthermore, recommendations on the co-operatives policies are presented and finally, suggestions are made for future studies.

CHAPTER TWO

Full individual development can take place only in association with others. As an individual, one is limited in what one can try to do and on what one can achieve. However, through joint action and mutual responsibility, one can achieve more, especially by increasing one's collective influence in the market and before governments (Schwettmann, 2014).

OVERVIEW AND CRITIQUE OF CO-OPERATIVES

2.1. Introduction

The literature discussed below indicates that cooperative development is an intervention strategy that can be used by the South African government. Cooperative development has the potential to uplift local people who were marginalised by the notorious apartheid system, which limited Black people from actively participating in the development of the nation's economy. A literature review was done for this study as to enable the researcher to have an insight into other scholars' thoughts on the topic. This chapter begins with an overview of co-operatives and other strategies often employed in poverty alleviation. The chapter also focuses on the relevant policies and legislative instruments governing cooperative societies in post-1994 South Africa. I provides both an overview and a critique of the legislation and policies on co-operatives; including The 1997 White Paper on Social Welfare. Moreover, the study explores the relationship between co-operatives and the sustainable livelihood approach on poverty reduction in a South Africa context. The chapter provides a discussion on the prevalence of women's involvement in economic development activities in South Africa. In this regard, special interest is on women's experiences as recipients of social security grants, which are theoretically a strategy by the government to reduce poverty. As this study was contextualised in an informal settlement, the prevailing conditions of living in such settlements are also discussed.

2.2. An overview of the role of co-operatives in low income communities

Co-operatives are debatably one of the most common approaches used to improve livelihoods across the globe (Khumalo, 2014a). In the current state of both growing unemployment and underemployment in South Africa, the cooperative model provides an alternative approach to dealing with socio-economic challenges affecting the country. My observation is that establishment and implementation of economic co-operatives as part of community development

can be a sustainable approach to social development. Co-operatives have intrinsic benefits in attacking the difficulties of alleviating poverty, food security and the creation of jobs (Kumar et al., 2015). Co-operatives are a well-acknowledged strategy to provide possessions and facilities in areas where both the public and private sectors have been unsuccessful (Dubey et al., 2009). Through the deployment of an Afrocentric view of community development, it is clear that co-operatives are indigenous institutes dealing with societal desires, utilising community skills and capacity, and directed by indigenous members (Swanepoel and De Beer, 2006). A Co-operative puts the members at the centre of its implementation. Ife and Tesoriero (2006) state that at the core of community development is the idea of change from below. The impression is that the community should be able to know their needs and suggest how these can be fulfilled. Importantly, indigenous individuals know their better. According to Ife and Tesoriero (2006), in line with the ecological and social justice approach, local communities should be self-reliant. In support of this statement, Swanepoel (1997) asserts that community development entails in its principles that development is better successful if the community members find the initiative to claim ownership of their community, and participate in every decision that affects them.

Co-operatives are in a privileged state to know local needs because they recognise and value local beliefs. Co-operatives are enterprises that organise the local people and improve their skills to optimise the local resources, hence they have a focused approach to local development (Saxena, 2012). For this reason, co-operatives are perceived as the main tool for enhancing local development, as they involve and stimulate every section of the society irrespective of class, belief and religion. Co-operatives ensure the active participation of community members in local development. Co-operatives They are an important vehicle to facilitate smallholder enterprises and thus providing community members with opportunities for joining into the mainstream supply chain (Nganwa et al., 2010). Furthermore, co-operatives in economically growing countries, co-operatives are deployed to work on specific community members' economic needs rather than encouraging state dependent business institutes (Nganwa et al., 2010).

2.3.The state of co-operatives

Co-operatives are able to stabilise communities as they are owned by community members and often located in their neighbourhood. Precisely, co-operatives are community businesses presenters, disseminate recover and multiply local knowledge and economy within the community (Gordon-Nembhard, 2014). At the global level, co-operatives allow their owners to create profits

and employments, collect assets, offer services and improve both human and social capital, as well as economic objectivity. Consequently, Tesfay and Tadele (2013) state that the role of co-operatives is not limited to economic considerations alone, but they also have a social role where they provide instruments in which members of the community are able to pursue community interests rather than focusing on narrow self-interests. A co-operatives society places the members at the core of the actions and allow members to contribute to the decision-making processes (DTI, 2012; Khumalo, 2014a). Co-operatives are member centred; have to be legally registered entities; with their value “of self-help, self-reliance, self-responsible, democratic, equality, equity and commonality in the practise of their founders; and cooperative members should stick to ethical values of trust, honesty, openness, social responsibility and caring for others” (DTI, 2004, p.6).

Furthermore, co-operatives “have contributed to the world’s economic growth, driven not only by profit but also by a desire to bring fairness, equity and justice to the marketplace and by sharing together their power” (DTI, 2012, p.19). All the finances invested in the local co-operative have a crucial contribution to the community. Most people are employed in co-operatives, while even more other people secure their livelihoods through co-operatives (DTI, 2012; Bandyambona, 2013). The Department of Trade and Industry indicates that co-operatives have

a long and successful tradition around the world, and have proven to be amazingly flexible in meeting a wide variety of social and economic human needs. International experience shows that countries which have achieved economic development also have a vibrant and a dynamic co-operative sector, contributing substantially to the growth of their economies. For example, in Kenya, co-operatives contribute 45% of the Gross Domestic Product (GDP). In New Zealand, 22% of the country’s GDP is generated by co-operative enterprises. In Spain, the co-operatives movement produces more than € 70 billion. Incidentally, the majority of these co-operatives are worker co-operatives.

Universal studies show that countries which have created an advantageous setting to stimulate co-operatives, either by increasing statutory tools, or helpful programmes and supply associations; have a positive contribution to their economic development, employment creation, economic ownership by local communities, and human resource development (DTI, 2012). “Canada, Spain, Kenya, Italy, India and Bangladesh are some of the countries that have demonstrated to be effective in the expansion of co-operatives; and best practice were drawn from their experiences to inform

the Strategy” (DTI, 2012, p. 20). The good performance that were viewed from these countries were contextualised to the social and economic certainties of South Africa (RSA, 2016).

According to Roelants et al. (2014) the world is faced with an extraordinary rate of youth unemployment, a notable level of movement of people from one nation to another; and the domination of casual and short term employment. Co-operatives are showing an outstanding bounce back against this backdrop, spreading up at the international stage, including in terms of employment (Roelants et al. (2014). In his speech at the 2013 International Day of Co-operatives, UN Secretary-General Ban Ki-Moon emphasized that co-operatives can assist in coming back and reshaping all socio-economic domains in times of the world’s ambiguity (International Labour Organisation, 2015). Furthermore, co-operatives are not new enterprises but were established against emergency circumstances as a mechanism to respond straight to the desires of their members; and when cooperative ideologies are implemented, their existence to show their effectiveness (Birchall & Ketilson, 2009). “Co-operatives employ at least millions of people worldwide, and the livelihoods of nearly half the world’s population have been estimated as made secure by cooperative enterprises and about one billion people are involved in co-operatives in some way, either as members/ customers, as employees/participants, or both” (International Labour Organisation (ILO), 2015, p.1).

2.3.1. The global state of co-operatives

According to Roelants, Hyungsik and Terrasi (2014), the world is suffering from exceptional unemployment particularly that of the youth as well as a historic level of migration and a very substantial presence of informal and precarious employment. Against this backdrop, co-operatives have reportedly been showing remarkable resilience to the crisis which flared up at the global level in 2008. The United Nations Secretary-General Ban Ki-moon highlighted that co-operatives can help build resilience in all socio-economic spheres in times of global uncertainty (2013 International Day of Co-operatives). Furthermore, cooperative enterprises have been born out of crises, responding directly to the needs of their members and when their ideals are put into action, they continue to show their efficacy (Birchall & Ketilson, 2009).

Co-operatives have the potential to employ about millions of individuals around the globe; and almost part of the world population’s livelihood is secured by cooperative businesses (ILO, 2015).

Most people are participating in co-operatives in one way or another. Precisely, one can be either a member, customer, employees or as both. A mixed methods study by Roelants et al. (2014) that aimed at better understanding involvement of co-operatives to employment all over the world indicates that South Africa is one of the countries of the G20 that has no available data on the contribution of co-operatives to employment. This statement is an indication of two ideas: that South Africa has a backlog in the implementation of co-operatives and has a lot to be done; or not enough research has been done on the state of co-operatives in South Africa.

2.3.2. The state of co-operatives in BRICS countries (Britain, Russia, India, China and South Africa)

According to Chaddad (2007), the BRICS states signed a memorandum of understanding in Beijing in 2011 to enable trade and investment cooperation among co-operatives and cooperative entities in BRICS countries. Agricultural co-operatives are seen as the most effective contribution in the economy and out of poverty strategy in Brazil (Chaddad, 2007). These co-operatives show a progressively significant economic part in innovative farming countries such as USA, and West Europe. For example, this include dairy industry (milk production) and farmer owned co-operatives.

Co-operatives have a long history in other countries, for instance, in Russia co-operativesthey started as far as 1922, when they were households owned though with an interference of government (de Luca, 2014). They were mostly farming co-operatives whereby members gained profit according to how much they would have produced. In a comparative perspective, de Luca (2014) asserts that it is worth noting that the Russian production cooperative is considered as for-profit organizations. According to Saxena (2012), “Indian cooperative movement is one of the largest cooperative movements in the world with about 0.6 million cooperative societies involving 249 million members and covering almost 100% of the villages” (p. 11).

Co-operatives in India promote inclusive growth and community development; and are working in almost every field of business, particularly those related to agriculture. The Indians have diversified into different sectors according to the emerging economic opportunities and needs of the members. A quantitative study by Zhang (2009) on agricultural co-operatives contextualised in China concluded that through China’s re-emerging manner, the achievement of development goal encounters some obstacles, specifically in issues that hinder rural functioning. However, the

findings of the study by Zhang (2009) have recommended and concluded that agricultural co-operatives are the main form of poverty alleviation tactic to solve the nation's issues and attain the Chinese goal.

2.3.3. *Overview of the implementation of economic Co-operatives in the SADC region*

To emphasise the importance of the role played by co-operatives in economic development, Kenya has proposed a strategy called Co-operatives and Sustainable Development Goals 2030. There are 17 goals with 169 targets within this strategy (Schwettmann, 2014). The cooperative institutions first started in “1925 in Kilimanjaro area (Tanzania) where the indigenous people organized themselves to form the Kilimanjaro Native Planters Association (KNPA) to solve their coffee production and marketing problems” (Maleko & Msuya, 2015, p. 81).

2.3.4. *South African context*

South Africa has a long tradition of *stokvels*, which are believed to form a significant part of the casual investments systems as a strategy to overcome poverty. This community based mechanisms according to RSA (2016, NDP vision 2030, p. 374) shows that:

There is a culture of saving as well as managerial and financial expertise. This expertise could be used in developing social protection schemes that will reach out to workers in the informal economy. The government should use these existing mechanisms as a basis for establishing and developing appropriate institutional support to promote social protection for the informal sector (RSA, 2016: NDP vision 2030). Community-based insurance provides a powerful mechanism for developing the organizational capabilities of civil society, with long term benefit for enhancing accountability and governance as well as welfare provision”.

According to Binns and Nel (2000), indigenous development enterprises may be perceived as an incomplete answer, which is firmly achieving its importance, probably because of free market ideology, which approves the notion of independent economic action, and the fact that specifically in the South Pole individuals and communities are encouraged to take responsibility of their own intention. With an increased globalisation, it has become evident that there is a need to increase wealth creation and development within impoverished communities; and it is evident that neither government nor formal sector can fulfil this need (De Vos, 2009). Thus, there has been a drive to encourage entrepreneurship and innovation within individuals in order to alleviate poverty in the community. These strategies include Black economic empowerment (BEE) (Iheduru, 2004); Reconstruction and Development Programme (RDP) which unfortunately tend to put emphasis on business success and a general neglect of community care and community development (De Vos,

2009). Within the scope of new entrepreneurial initiatives proposed as poverty reduction strategies co-operatives are included.

Co-operatives are debatably one of the most common approaches used to improve livelihoods across the globe (Khumalo, 2014a). The post-apartheid South African government identified co-operatives as a significant means to empower the rural poor through the development of income-generating activities, human resource capacity, and increased savings and investment (Knight, 2006). In 1999, the former President Mbeki proposed the establishment of co-operatives as a means of economic development strategy in South African communities by involving formerly marginalised communities in their own economic upliftment initiatives (Satgar, 2007). Co-operatives play another crucial part in assisting the public to discovery resolutions on how to move beyond poverty by tapping into the local assets that involve knowledge and strengths. In this regard, the Cooperative Development Policy for South Africa (2004) and the Cooperatives Act No.14 of 2005 were promulgated. According to Satgar (2007, p. 6), these two were “crucial policy pillars for the development of a cooperative sector”. Over the past years, significant policy development has occurred to take forward government’s commitment to co-operatives. Co-operatives can serve to encourage entrepreneurship and innovation, and importantly, with the addition of a social part, will be well placed to serve the community (Department of Trade and Industry-DTI, 2012).

The South African government itself (Davies, 2006) and governmental structures such as the DTI and the Small Enterprise Development Agency (SEDA) that have encouraged conferences on the topic (e.g. Conference of Cooperative Alternatives to Capitalist Globalisation, 2006) have recognised the importance of establishing co-operatives as a strategy to deal with poverty in the country (Davies, 2006). For instance, the deputy general of broadening participation at the Department of Trade and Industry (Sipho Zikode) in his address (September 2016) announced that, “the South African government recognizes the importance of cooperatives in assisting the country to achieve economic development, reduce poverty and to improve rural livelihoods” (<http://www.sanews.gov.za>). The DTI further reiterated that government, through the usage of numerous corporation frameworks, involves in mutual resourcefulness with all appropriate shareholders, in an attempt to holistically stimulate solid, practical, self-confident, self-sufficient and self-sustaining co-operatives association in the country. The strategy targets both existing and emerging co-operatives (DTI, 2004).

Cooperative enterprises in the current decade in South Africa are regarded as one means of making certain that hitherto underprivileged populations can take part in the cause of economic development as well as lessening poverty and decrease the rate of joblessness (Thaba, 2015). The number of registered co-operatives on the Companies Intellectual Property Commission register (CIPC) in 2015 was 22030 (Thaba & Mbohwa, 2015). This figure is said to be multiplied by fifteen more than the co-operatives that were registered between the period of 1922 and 1994. The following is an illustration of how the figures increased over the years;

“19 550 new co-operatives were registered from 2005 to 2009 in various sectors, representing a growth rate of 86 %. Within a period of four years, the number of new co-operative registrants has increased the number of co-operatives that were registered over the past 82 years (1922 – 2004). Moreover, most of the new registered co-operatives are owned by black women. However, most of these new entrants remain vulnerable and very weak and require high and sustained levels of support”. The total number of co-operatives (DTI, 2012), as at 31 March 2009, was 43 062. Out of these registered co-operatives the majority were registered in KwaZulu-Natal (KZN), 26 % (+-11,196); followed by the Gauteng, 20% (+-8612); Eastern Cape, 16% (+-6889); Limpopo, 12% (+-5167); Mpumalanga, 8% (+-3484); North West, 7% (+-3014); Western Cape, 5% (+-2153); Free State, 4% (+-1722) and the Northern Cape, 2% (+-861). This could be (DTI, 2012) attributed to the availability of support measures, as well as opportunities for co-operatives in the leading provinces. KZN has managed to achieve high levels of performance in terms of new co-operative entrants, and demonstrates best practice on how to successfully increase the number of co-operatives within the country (DTI, 2012, p. 34).

Out of 22030 co-operatives that were registered in 2015, only 2644 were still running (Thaba & Mbohwa, 2015). This indicates that most of the co-operatives were unsuccessful. Some of the major reasons that led to the failure of these co-operatives is that in terms of formation, the co-operative societies were not completely formed by the members, but instead government and agencies assumed that they should follow a prescribed format.

2.3.5. Locally

In the recent report from the Metro newspaper of 27 November-10 December 2015, it was published that the spending on co-operatives by the Ethekwini municipality was pegged at R400 million in the next three financial years through procuring goods from more than 500 community based co-operatives (Duntsula and Ngcongco, 2015). This was announced during the cooperative workshop, which took place on the 17th of November 2015 at Small Enterprise Development Agency Offices. The Deputy Mayor Nomvuzo Shabalala indicated that the municipality has a plan to help people from impoverished societies so that they can start profit making projects as a

strategy to fight poverty and joblessness. Bhambayi is a peri-urban community dominated by informal dwellings. It is part of Ward 57, which has various co-operatives as their means of community development and a poverty alleviation strategy.

2.4. An overview of co-operatives and other strategies in line with poverty alleviation

National Development Plan vision 2030 reveals that with the extent of the unemployment and the growth challenge, complete employment is not a possible situation in the short to medium term (RSA, 2016). Therefore, high levels of joblessness and the social deficit cause deficiencies to the achievement of a maintainable development. From Roelants et al., (2014) study, as stated before, South Africa is one of the countries of the G20 that has no available data on the contribution of co-operatives to employment. This statement is an indication of two ideas: that South Africa has a backlog in the implementation of co-operatives and has a lot to be done; or not enough research has been conducted on the state of co-operatives in South Africa. However, before the emphasis on formal savings schemes or income generating projects, South Africa has been practicing a tradition of *stokvels* for a long time, and these are believed to form a substantial part of the casual savings schemes as a system to overcome poverty. The government should also improve these existing mechanisms as a basis for establishing and developing proper organisational sustenance to endorse social protection for the formal sector (RSA, 2016; NDP vision 2030). Community-based initiatives provide an authoritative instrument for developing the organisational abilities of local societies, with the long-term benefit of improving liability and governance as well as welfare provision.

Nevertheless, the White Paper on Social Welfare (1997, p. 7) reveals that “South Africa has a fairly developed social security system and a rich institutional framework of welfare services delivered by non-governmental organisations, such as voluntary welfare organisations, religious organisations, community-based organisations and informal family and community networks”. Such organisations have knowledge, structure and other resources that could play a substantial role to effect social change through reforms, development and poverty reduction (White Paper for Social Welfare, 1997). These programmes may be viewed as part of social protection.

2.4.1. Social protection

Social protection is an arrangement of involvements that aims to decrease community and economic threats and weaknesses. However, social protection is defined by the World Bank as an “informal, market-based and public interventions that assist poor individuals, households, and communities to reduce their vulnerability by managing risks better” (UNICEF, 2008, p. 1). Social protection is broad and as exemplified below is made up of various aspects. According to RSA (2016),

A comprehensive social protection system includes various broad sets of interventions: *protective programs* that offer relief from economic and social deprivation; *preventive programs* that are put in place before a shock and are designed to avert deprivation and include mechanisms such as health and unemployment insurance and non-contributory pension schemes; *promotive programs* that enhance assets, human capital and income earning capacity among the poor and marginalized, such as skills training and active labour market programs; and finally, *transformative* interventions aimed at addressing power imbalances that sustain economic inequality, social exclusion and social and behavioural change(p. 359).

In short, Jacobs et al., (2010) state that social protection is a redistributive instrument to reduce the expense of survival for the impoverished.

The broad “social protection systems comprise several components, including: social assistance, social insurance, developmental mechanisms that simultaneously protect and promote livelihoods, and transformative measures that promote social inclusion and social justice” (Devereux, 2010, p. 2). Butterfield and Abye (2013, p. 178) in line with Jacobs et al., (2010) and Kaseke (2010) assert that the “South African post-apartheid government prioritised social grants as an anti-poverty strategy which turned out to be a well justified attempt to eliminate extreme levels of poverty and inequalities of the past”. However, these authors do not only regard poverty as a shortage of finances but rather as having an ultimate lack of various kinds of freedoms that include the inability to achieve minimal satisfactory living conditions. Lombard (cited in Butterfield &Abye, 2013) observes the South African government as viewing poverty in line with the above explanation. According to Kaseke (2010) social security can take three major forms. These involve social insurance, social assistance and universal benefits. However, within the scope of South Africa social security system according to Kaseke (2010, p. 170) “revolves social assistance and social insurance”. The social insurance is complemented by private and voluntary arrangements. However, social assistance (social security) is discussed in depth in this paper as the main source of income for the study’s participants.

2.4.2. *Social security*

The South African Social Security Agency (SASSA) in line with Social Security Act No. 9 of 2004 provides social security. One of the purposes of this agency is to lobby for continued and integrated working relations towards the betterment of the lives of poor people. The directive of the Agency is to safeguard the delivery of inclusive social security services against susceptibility and poverty within the legitimate and jurisdicative context (RSA, 2004). Furthermore, the White Paper on Social Welfare (1997, p. 49) defines social security as “policies which ensure that all people have adequate economic and social protection during unemployment, ill health, maternity, child-rearing, widowhood, disability and old age, by means of contributory and non-contributory schemes for providing for their basic needs”. Social assistance is viewed by various authors as the most significant social security strategy (Triegaart, 2009; Kaseke, 2010; Butterfield & Abye, 2013) which is unique in South Africa as its provision comes from the constitution. In this regard, Section 21(c) of the South African Constitution Act no 108 of 1996 (RSA, 2004, p. 1) stipulates that “everyone have the right to have access to social security, including social assistance, for those unable to support themselves and their dependents”.

Types of grants that SASSA (Social Security Act no 9 of 2004) is mandated to provide are “grants for older persons (OAG); grants for War Veterans (WV); Foster Care Grant (FCG); Care Dependency Grants (CDG)” (www.sassa.gov.za); Grants for disabled (DG); Grants in aid (GIA); Social Relief of Distress (SRD); and Child Support Grants (CSG). Social assistance in South Africa consists of means tested grants to designated groups namely: disabled people, the aged and children (Kaseke, 2010).

The participants in this study are in receipt of either child support grant or foster care grant. The child support grant is for children under the age of 18 years as prescribed by the Children’s Act no 38 of 2005; and the foster care grant is received by foster parents who have legal custody of children under the age of 18 years (Kaseke, 2010; RSA, 2004). Social grants are viewed as an important anti-poverty strategy but an inadequate determination in the lack of exit tactics to achieve development, and self-reliance. Non-Government Organisations (NGOs) were positioned as significant partners in social development (Jacobs et al., 2010). However, NGOs as another strategy on meeting people’s needs in South Africa have increased in an attempt to serve the community needs but with decreasing government funding the sustainability of such efforts are brought into question (Triegaart, 2009; Kaseke, 2010; Butterfield & Abye, 2013). The White Paper

for Social Welfare (1997) reveals that poverty poses an excessive problem to different sectors that attempt to develop social security and social welfare programmes that are both maintainable and intertwined with other strategies that reduce poverty.

In support of the above discussion and as another means of fighting poverty in South Africa, the White Paper for Social Welfare (1997, p. 49) indicates that:

social security covers a wide variety of public and private measures that provide cash or benefits either both. The provision of these measures takes place in the event of an individual's earning power permanently ceasing, being interrupted, never developing or being exercised only at unacceptable cost and such person being unable to avoid poverty; and in order to maintain children. In addition, the White Paper for social welfare defines the domains of social security as poverty prevention, poverty alleviation, social compensation and income distribution.

Social and economic development are viewed as two co-dependent and jointly strengthening methods. "Equitable social development is the foundation of economic prosperity, and economic growth is necessary for social development. Social welfare refers to an integrated and comprehensive system of social services, facilities, programmes and social security to promote social development, social justice and the social functioning of people" (White Paper for Social Welfare, 1997, p. 5). Social security, social services and other linked community development groups are savings that result in physical economic achievements and sequentially cause economic development. Without such community savings, economic development must be negotiated.

As a human asset, the importance of the CSG was altered into a potential increase in lifelong incomes. Despite being an unconditional grant, the Child Support Grant has impacted on the growth of school enrolments (Samson et al., 2010). This outcome may be seen as in somewhat small, as school admission rates of children in South Africa is still high, but the difference is much larger if expressed as a percentage reduction of non-enrolled children. Furthermore, Devereux (2010) states that it is evidenced that even the receipt of an Old Age Pension escalates enrolment among children in the household that are characterised by skip generation as well as in extended families. The above discussion yields us to the review of the white paper on social security as these grants are the results of the White Paper for Social Welfare (1997) recommendations. The white paper has been referred for social welfare of the community for decades. Therefore, the Department of Social Development has taken an initiative to establish a committee that reviews the White Paper's effectiveness on the provision of social welfare after such long a period. The

next section discusses the comprehensive report on the review of the White Paper in 2015 (DSD, 2016)

2.5. Review of white paper on social security and community development services: Comprehensive Report on the Review of the White Paper (DSD, 2016)

The comprehensive report on the review of the white paper focused on different aspects of the policy. However, the focus of this paper is on social security, women development and community development because the participants in the study are in receipt of social security and are involved in the community development project specifically on the socio-economic aspects.

2.5.1. Social security

The main aspect discussed in the White Paper was the grant system initiated in 1997, which was a key element in South Africa's social security system. South Africa's social grant provision is an area in which the highest numbers of poor people receive direct benefits. Several policy and legislative reviews led to social security improvements and that better aligned social provision with the Constitution of 1996 (Act 108). Social grant provision expanded as an outcome of 2002 proposals that recommended an extension of the CSG for children. Currently social grants are the most highly rated social provision by beneficiaries, service providers and practitioners. DSD (2016) indicates that in 2015 grants reached about 16, 7 million people in South Africa, as compared to 2, 8 million people at the time of the White Paper.

However, the monthly amounts for grants are still not sufficient on their own to lift recipients out of poverty as the grant is shared within the households. While this sharing results in benefit for more people, it reduces the direct benefit to the targeted individual. The extent of the reduction for the beneficiary is exacerbated if the individual comes from a larger household, a scenario which is common among most poor people. The review committee found that social grants emerge as the clear winner in terms of accessibility across all provinces. Expressed differently, it is poverty, rather than social grants that cause dependency, and grants are a constitutional right. As a substitute to social grants, DSD has a strategic plan on community development that aims at moving societies above poverty line.

2.5.2. The status of Women's role in the South Africa's economy

Women are the main focus of this study, and these women reside in a said impoverished community. The White Paper for social welfare (1997) notes the diversity among women in South Africa, especially in respect of race, class and location (rural/urban), but also noted that there were “commonalities” in respect of gender inequality. It highlighted illiteracy and poverty as “major obstacles to women’s advancement” (DSD, 2016, p. 213). The rate of female unemployment remains higher than that of their male counterparts and this is a common trend in all population groups. Women account for 51% of the working age population (15-64 years), but only 44% of all employed people, 49% of unemployed people, and 59% of the not economically active (Community Survey, 2016).

Approximately a million women work in private households, with the majority being domestic workers accounting for 15% of all female employment (DSD, 2016). While there is now a minimum wage for domestic workers, the minimum wage which is R11522, .32 per month (RSA, Department of Labour, 2015) is lower than for any other sectoral wages. This amount when calculated per week is R224.90, which is less than the women’s expenses in their families. The review committee found that the provincial and district engagements suggested that the women’s development area is poorly defined. This argument focuses more on the economic empowerment of women’s development within families as women predominate in the parental role. This pattern is noticeable in South Africa, where more children live with their biological mothers but not their biological fathers. Among the substantial number of children living with relatives other than their parents, grandmothers and aunts predominate (DSD, 2016).

This discussion provides the rationale of the study focusing on women development and sustainability. Women development involves community development as women are not only part of the community, but also constitute the majority of the community members. The next part discusses the review of the white paper on community development.

2.5.3. Community development

Community development and sustainable livelihoods according to the Department of Social Development report constitute a new service area for DSD (DSD, 2016). While the department

encompasses a diverse range of activities, the impact of community development and livelihood initiatives is small when compared with the extent of poverty and joblessness in the country.

The White Paper for social welfare 1997 did not include a focussed discussion of services in respect of poverty reduction, community development and sustainable livelihoods. The findings of the review Committee on poverty alleviation, community development and sustainable livelihoods services were reported on and discussed extensively in the provincial and district engagements. Furthermore, Non-Profit Organisations, as well as government submissions on other service areas, preferred to support for income generation co-operatives and other “livelihood” activities that would fall within this category. According to this report (DSD, 2016) this is not surprising given that poverty alleviation and sustainable livelihoods are often seen as a symbol of the difference between developmental social welfare and traditional social welfare. The Committee found that in all spheres of government, as well as in the community sector itself, there is a lack of clarity about the place, functions, processes and programme activities that constitute community development. This lack of clarity and understanding creates a disabling environment for community development practitioners.

The Committee recommends that at national, provincial and local levels within DSD the concept of community development needs to be clearly defined, its links with poverty and sustainable livelihoods identified and the series of activities that lead to building community resilience require urgent attention. If the objective of community development is to strengthen community resilience and coping in situations of poverty and deprivations, then activities designed to do this should include several processes. These for example could include the knowledge on how to access resources, and developing structures for community decision making on community issues and community planning for social welfare services. A key issue that was identified is the lack of recognition of community development practitioners as a professional category, the lack of appropriate education and training for professional community development practitioners and absence of appropriate provision of workplace supervision by supervisors with appropriate knowledge and skills in professional community development practice.

Moreover, the review Committee stated that in many cases, employment generation is combined with an attempt to produce socially useful assets, goods and services that are of benefit to poor communities. The Committee found that most participants in community development and

enterprise development came from outside of the social welfare field. This illustrates the need for DSD's sustainable livelihoods and community development programme to clarify its place, role and functions in relation to other sectors also working to achieve community development. Therefore, this study is one of the activities that involves the attention to community, which will allow the community to bounce back and have sustainability through co-operative businesses. However, challenges that affect these initiatives are that the performance of the co-operatives and small businesses supported had been less good than hoped; the low level of innovative business ideas and entrepreneurship; the limited types of skills training provided in the various initiatives; and the difficulty in finding employers for the beneficiaries of the different programmes.

The findings of this study, from the use of sustainable livelihood approach in understanding the participatory experiences of women in an art and craft cooperative will give direction of how co-operatives can be supported to sustain their livelihoods.

Overall, the reach and impact of livelihood initiatives were viewed as relatively small when compared with the extent of poverty and joblessness, and compared with the reach of other assistance. Eastern Cape, for example, reported financial support for six income generation projects and four women's co-operatives encompassing food gardens, poultry, crop production, bakery, leather works, beadwork, sewing, candle making, catering skills, computer training and life skills. The province claimed that the support enabled the beneficiaries to be self-sufficient and restored self-dignity of many community members (DSD, 2016). There were some indications across provinces of reluctance to engage in projects on the part of community members. In light of ongoing project failures, especially if success is assessed in terms of sustainability, several submissions noted new approaches. KwaZulu-Natal National Development Agency indicated that their new funding model, introduced in 2014/15, included small grant allocations to existing projects to allow them to consolidate and improve sustainability and job creation.

Therefore, in order to promote and ensure sustainability of co-operatives there is a need to look at what policies entail, or lack thereof, which can facilitate cooperative for social and economic development outcomes. The co-operatives policy and legislation in South African context is discussed in the next section.

2.6. Policy and legislation guiding co-operatives in South Africa

The central policies and the legislation for the development of a cooperative sector in South Africa that guided this study are: Cooperatives Development Policy of South Africa (2004); The Cooperatives Act No 14 of 2005; the National Development Plan Vision 2030; Draft of EThekweni Co-operative Development Strategy of 2015); the DSD Strategic Plan 2015-2020; as well as the ISDPC 2012-2022. Both the DTI and the Small Enterprise Development Agency (SEDA) and the above policies put people at the core of their activities and allow members to contribute in making decisions.

2.6.1. The Cooperatives Act 14 of 2005

The Cooperatives Act 14 of 2005 was introduced in August 2005 to support the expansion of viable co-operatives in South Africa and co-operatives use as a drive to improve small enterprises (Nganwa, Lyne, & Ferrer, 2010). Section 2 of The Cooperatives Act 14 of 2005 (p. 13) enshrines its purpose as to:

- “(a) promote the development of sustainable co-operatives that comply with co-operative principles, thereby increasing the number and variety of economic enterprises operating in the formal economy;
- (b) encourage persons and groups who subscribe to values of self-reliance and self-help, and who choose to work together in democratically controlled enterprises, to register co-operatives in terms of this Act;
- (c) enable such co-operative enterprises to register and acquire a legal status separate from their members;
- (d) promote equity and greater participation by black persons, especially those in rural areas, women, persons with disability and youth in the formation and management of co-operatives;
- (e) establish a legislative framework that preserves a co-operative as a distinct legal entity;
- (f) facilitate the provision of support programmes that target emerging co-operatives, specifically those co-operatives that consist of black persons, women, youth, disabled persons or persons in the rural areas and that promote equity and greater participation by its members; and
- (g) ensure the design and implementation of the co-operative development support programmes by all the agencies of national departments”.

2.6.2. Cooperative Development Policy, 2004 of South Africa

The scope of the Government Cooperative Development Policy is that the policy is applicable to different kinds and categories of co-operatives, and in all parts of the economy. This scope is also applicable to the already operating co-operatives, but the focus is on supporting evolving co-operative initiatives. The evolving co-operatives have been known to be battling for existence and

the skills development requiring enterprises. The kind of maintenance required according to this policy for emerging co-operatives to sustain,

is that which will strengthen these co-operatives in the form of building their capacity, financial support and assistance with marketing. Some of these co-operatives will require support for expansion and modernizing their operations. Thus, the co-operative development policy and strategy focus on emerging co-operatives as an important, needful category of co-operatives that deserves special attention (DTI, 2004, p. 5).

The attention of the policy is mainly on upcoming co-operatives, specifically owned by black businesspersons. The specific support measures that should be provided to emerging cooperatives are: financial provision and incentives, investments, credit and banking facilities, and external assistance that government will provide.

However, the Cooperatives Development Policy (2004, p. 12) indicates that “co-operatives are not Government organizations, but the government will intervene through designing supply and demand sides support measures to grow this sector; and utilizing the existing institutions and programmes available”. The above support given by the government institutions will include attempts in ensuring that markets, government and private sector contracts are accessible to co-operatives.

2.6.3. The National Development Plan Vision 2030

The NDP Vision 2030 (RSA, 2016, www.dsd.gov.za) is both strategic and visionary in accordance with a dominant part of social protection in tackling the life-threatening barriers of eliminating scarcity and decreasing unfairness. According to the NDP vision 2030, the opportunities that do exist for poverty reduction, tend to take the form of opportunities on a small scale rather than the kind of scale that can create many jobs or sustain group projects or co-operatives. The NDP 2030 (RSA, 2016, www.dti.gov.za , p232) recommends that

one of the options to sustain co-operatives may be to engage with businesses, as part of a broader social compact, to gain their cooperation for long-term smallholding development. Opportunities do exist in both national and beyond. To take full advantage of these opportunities, smaller and poorer producers need to adopt cooperative strategies that give them greater collective market power in accessing value chains and regarding minimum supply volumes. Together, smaller producers can negotiate improved levels of market access and better terms of participation. They can also gather and share information for the benefit of the collective. Being in partnerships with

other commercial players in the value chain is another potential strategy, as this will give exposure to emerging co-operatives.

However, the limitation of the NDP 2030 is that it focuses more on agricultural projects. At the same note, De Vos (2009) stipulates that with increased economic globalisation, it has become evident that there is a need to increase wealth creation and development within localised impoverished communities. The NDP is both strategic and visionary in that the Government influences co-operatives to create local supporting organisations that function according to a cooperative model. The Government also complements a working together model between well-known and newly established co-operatives in South Africa; but this should be voluntary and not imposed. The NDP makes a good point whereby co-operatives need to work together and establish a cooperative movement/apex that will represent co-operatives at both the national and international level. I think co-operatives should be represented at the local level before they move to be presented at a national level. At provincial level also seems to be broad. If co-operatives can have local or geographical representatives it would be easier for members to raise their concerns and challenges, which will make them recognisable by the relevant stakeholders.

2.6.4. NDSD Strategic Plan 2015-2020

In line with the NDP vision 2030, the NDSD strategic plan policies and programmes have an imperative contribution to the government's extensive battle against various dimensions of poverty as expressed in the NDP Vision 2030. The NDP gives credit to social protection as having a fundamental role in confronting the serious difficulties of poverty, joblessness and unfairness. The strategic plan's effort is the provision of social protection and investment through three interconnected programmes, namely:

Developmental welfare services, which provide psychosocial support to South Africans in need; Community development, which helps communities to mobilise themselves and develop the capacity to participate fully in the South African economy and society; and Comprehensive social security, which provides income support to South Africans living in poverty, thus helping to ensure better health and schooling outcomes (DSD, 2015, p. 9).

According to DSD (2015, www.dsd.gov.za) the NDP is committed to achieving a defined social protection base. This can be viewed as a set of basic social security which safeguards protection intended at lessening poverty, vulnerability and social exclusion. This means that families who do not have the minimum acceptable standard of living are supported and it is the state's obligation to provide social assistance to those who need it. The social grant system continues to be a major

anti-poverty programme of government, which provides income support to the majority of poor households.

2.6.5. eThekweni Co-operative Development Strategy of 2015

The eThekweni Municipality embarked since 2001 on a programme aimed at alleviating poverty and unemployment and identified procurement as priority in the economic development field. From that perspective, a mandate was given to Community Participation and Action Support Unit (CPAS) to drive and manage the co-operative development programme. This was done in line with the key priorities aimed at eradicating poverty by empowering people who were living below the poverty line to step into the mainstream of the economy. As a result, ninety-six co-operatives were formed with an average of twenty members each resulting in about 720 people employed to look after their respective families. However, the Business Support Market and Tourism Unit (BSMTU) is the current custodian of the co-operative development programme in the eThekweni Municipality; and this strategy went beyond the analysis of ninety-six CPAS formed co-operatives and included all co-operatives existing in the municipality.

2.6.6. The Integrated Strategy on the Development and Promotion of Co-operatives 2012-2022

The rationale for ISDPC 2012-2022 involves the following objectives:

to close the existing gap with respect to the promotion and development of co-operatives in South Africa; to accelerate the implementation of the National Co-operatives Policy and the Co-operatives Act; to provide and streamline support programmes, and increase capacity for their roll-out; and to strengthen the institutional framework for the implementation, co-ordination, monitoring and evaluation of co-operatives development in the country (DTI, 2012, p. 14).

The objective of co-operative strategy is to provide a supporting setting for the development of viable and self-sustaining co-operatives which participate meaningfully in both the first and second economy. This is done in alignment with the NDP, the National Growth Path, and the Blue Print Strategies from the International Co-operative Alliance, National Cooperative Development Strategy 2012-2022, National Industrial Policy Framework, the Cooperative Amendment Act 2013, etc. Specific objectives are to: promote equality of co-operatives within the Municipality; assist co-operatives to participate in programmes aimed at improving their productivity; contribute to sustainability of co-operatives; contribute to the sustainable development of co-operative members' communities; enable the Municipality to develop the co-operatives working within the

Durban Metropolitan Area (DMA). The overall outcome will enable the Municipality to implement developmental programmes intended to promote economic empowerment and entrepreneurship to the indigent people.

Cooperatives development policy (2004) and Cooperatives Act 14 (2005) assert that there are different categories of co-operatives. These involve primary, secondary and tertiary co-operatives. These are described in detail below,

A primary cooperative is an autonomous association of persons united voluntarily to meet their common economic, social and cultural needs and aspirations through a jointly owned and democratically controlled enterprise. A secondary co-operative is a co-operative formed by two or more primary co-operatives to provide services to its members. Its purpose is to help primary enterprises serve their members more effectively and more comprehensively. They provide services such as auditing, training, bookkeeping and advise. Primary and/or secondary co-operatives may form a tertiary co-operative of a specific sector or regional area (DTI, 2004, p. 7).

Phillip (2003), DTI (2004, p. 8) and Khumalo (2014a) state that co-operatives are distinguished by two characteristics from other forms of businesses. According to Department of Trade and Industry, co-operatives are,

associations of people who agree to be the owners, the makers of democratic decisions and users of their joint enterprise; and their main purpose as an economic unit is to promote their members by rendering services, rather than to maximize profits (DTI, 2004, p. 8).

The emphasis from the policy is that, co-operatives are either owned by users or workers. However, for this study, worker cooperatives are the main focus. Worker-owned co-operatives are initiated to come across the employment requirements of their members through a mutually owned and fairly organised initiative (Phillip, 2003; Khumalo, 2014a; Kumar et al., 2015). Co-operatives provide training and preparation for their members, nominated representatives, leaders and staffs so that they can subscribe successfully to the progress of their co-operatives. Working co-operatives spread the word of establishing co-operatives to other community members that might like to join in future, as a strategy to overcome poverty.

2.7. Discussion and critique of policies and legislation on co-operatives

The co-operatives policies and legislation are aimed at achieving similar goals. They serve as the anti-poverty strategies by putting the economic development within the communities as the

priority activity to address the issue of poverty. The Cooperatives Act 14 of 2005 principles encourage all relevant government departments to support in the development and sustainability of co-operatives. In general, co-operatives are economic organisations, which are expected to raise the income for its members. More specifically, when looking at cooperative principles, more subtle arguments can be driven. The principle of voluntary and open membership (Simmons & Birchall, 2008) means that co-operatives' board of directors should be transparent to its members. The capital that remains after all requirements have been met must be returned to members to decide on it aims to improve development and equality amongst members. Therefore, one can conclude that co-operatives are planned to be 'proper industries', and advantageous than other types of business entities.

Nevertheless, co-operatives cannot be guaranteed to rapidly reduce poverty in the whole community because their principal determination is to tackle the desires of their members. Co-operatives can only reduce poverty only when poor people are among the members. Furthermore, Simmons and Birchall (2008) argue that it is not a good idea to assume that all co-operatives put their implementation principles into practice; the attempt to get co-operatives to live up to their values and principles is itself an on-going task. However, the national service providing departments need to be trained on how co-operatives work and what support and services these departments should render.

Hence, co-operatives' principles would mean that there should be continuous training workshops for this activity which will equip the department workers, or else it will be a waste of the government's resources as supported by Thaba and Mbohwa (2015). The features stated by the ISDPC and Co-operatives Policy 2004 are essential concerning improvement of co-operatives, if these policies were to be employed also within the already operating co-operatives. From the time when the formulation of these policies, co-operatives have been getting financial support from government, but their success has still been limited (Thaba, 2015). The possible cause of the failure of co-operatives at their emerging stage is because members are not equipped and prepared in a manner that they can strengthen themselves. Empowerment in relation to the sustainability of co-operatives as stated by Bacon (2007) is the capability of people and collections to perform on their own to accomplish their own goals as they define them.

Furthermore, the policy's objective focuses on previously disadvantaged groups: that is the participation of Blacks; particularly people in the countryside, such as women, disabled individuals, and the youth. These groups that the government focuses on are likely to lack skills and knowledge regarding co-operatives, which gives a challenge to sustain cooperative businesses as they have been previously disadvantaged. Similarly, Thaba and Mbohwa (2015, p. 2) argue that, "unfortunately most of these selected groups do not have the necessary skills and knowledge to cooperatives". Therefore, this argument leads to the emphasis on the importance of trainings of the communities about co-operatives. This makes it difficult for co-operatives to be sustainable if their members are illiterate and lack knowledge on what they should be doing.

Finally, from the definition of the co-operatives by the Co-operatives' Act No 14 of 2005 and co-operatives development policy of 2004, co-operatives are prepared around the 'principle of human solidarity'; and for that reason cannot be taken as a means of purely entrepreneurship. Co-operatives are an independent member owned entities with less impact of government as government departments are established to support co-operatives. According to Satgar (2007) the support of government institutions support all types of co-operatives, even though they are given the right to organise themselves from primary level. As much as co-operatives are self-governing organisations. It is recommended that there should be an establishment of cooperative movement that will enable co-operative members in the development process which is needed to safeguard against the government or marketplace from interfering with the identity of co-operatives (Satgar, 2007; co-operatives act, 2005; DTI, 2004).

This study focuses on women in business in order to develop them. This allows a platform to discuss women development as reviewed by the White Paper reviewing committee in 2016.

2.8.The role of co-operatives in poverty reduction

Poverty reduction is a crucial contemporary issue. This is evident on current policies, plans, programs and projects that have been developed and directed towards this important objective. According to Bharadwaj (2012), government in partnership with NGOs collectively are fighting against poverty. Between various methods approved, community based approaches are the priority. Co-operatives describe these approaches as proper institutional measures for developing local community. Co-operatives according to the National Cooperative Development Policy (DTI, 2004) and Co-operatives Act No 14 of 2005 are strictly member business entities that can

successfully cover the above-discussed aspects. When looking at co-operatives' values and principles it is viewed that they are member centred and have the potential to address marginalisation, low income, social deficiency of the community members and mainstreaming community strength (Bharadwaj, 2012). Furthermore, they can efficiently influence socio economic progress and cultural integration in underdeveloped societies. Co-operatives are supposed to bring harmony and prosperity in the society.

Co-operatives contribute to poverty reduction in several ways. Next are the sectors on how co-operatives contribute to poverty reduction:

Firstly, Bharadwaj (2012) states that co-operatives contribute by assets enhancement. For example, assets of the rural poor and urban poor are different. Co-operatives then enable local assets of poor families to be quantitatively and qualitatively utilised provided. Rural areas lack both production management and capital for the enterprise. In contrast, urban areas have diversified enterprises and ideas. Co-operatives in poor communities “lack capital and distribution channels” (Bharadwaj, 2012, p. 129). Co-operatives are able to manage all these different requirements in urban and rural areas and support increasing these assets. Secondly, co-operatives improve accessibility. Access to capital, market, quality, and goods are the greatest concerns these days. Therefore, one can suggest that with the use of the Sustainable Livelihood Approach (SLA) in the implementation of co-operatives these assets and resources can be accessed successfully.

Moreover, co-operatives assist in strengthening the domain of transferability. According to Bharadwaj (2012), transferability can be viewed as a movement of assets to understand welfare that is required. Co-operatives then enhance the output and quality of assets and then provide a market. When one is a member of any community-based profit-making organisation, there is an alteration of manufactured goods to benefit. The justifiable dispersal of the profit and equivalence of business rights also encourages the making of decisions so that the preferred feature of the producer are replicated. Finally, co-operatives are welfare commanding. The benefits in form of services, cash or access are transformed to the creation of wellbeing. For example, Bharadwaj (2012) states that the income, social status and social capacity of the family increases. This means co-operatives members can increase their capability to get familiar with existing local opportunities. This brings the families of the community into the progressive cycle of prosperity. Co-operatives can indefinitely support poverty reduction. However, the weak capacity, lack of

resources and lack of participation of community members are major factors for failure of co-operatives. Co-operatives are aimed at sustaining better livelihoods for their members. The next section discusses how are co-operatives linked with the SLA.

2.9. Co-operatives and Sustainable Livelihood Approach

The co-operatives model is used to help poor people and communities in developing countries builds sustainable livelihoods thereby reducing poverty and vulnerability (Ferguson, 2012). There is substantial literature on sustainable livelihoods, but very little has been written about this approach within the context of co-operatives. Sustainable livelihood activities are important in efforts geared towards addressing poverty and employment challenges (Department for International Development, 2010). Mazibuko (2013) highlights that SLA reflects progress in thinking, in helping individuals and communities to achieve specific livelihood outcomes. In the same voice, Tao and Wall (2009, p. 138) view SLA in the same light with “sustainable development thinking, providing a practical way to address the complexities of multiple survival strategies because it focuses on people, their resources, capabilities and activities”. The next section discusses the origin and the definition of SLA as the theoretical framework that guides this study.

2.9.1. Origin and definition of sustainable livelihood Approach (SLA)

The SLA originates from a range of research on poverty that was concerned with the livelihood in households. It can be traced back to the writings of Chambers and Conway (1992) where it was focused on poverty, the manner in which the impoverished and defenceless survived in their lives; and the significance of legislation and organisations in poverty reduction (Krantz, 2001; Long, 2004; Mazibuko, 2013). The White Paper on International Development of 1997 played an important role in the adoption of sustainable livelihood concepts with the overall aim of eliminating poverty in poor countries (DFID, 2010). Krantz (2001) and Long (2004) state that the definition of SLA is used by most international agencies as it encompasses vital principles that are important to development such as sustainability and participation of people in their developmental issues.

This framework aims to identify people's strengths, assets, livelihood activities and opportunities that people have as well as those factors that shape their livelihood (Long, 2004). The framework has been used to explore different aspects of small-scale livestock production and marketing. Accordingly, Majale (2002) state that the SLA is an integrated framework that attempts to address, and give an understanding, the vital foundations and extent of poverty; as it attempts to discover the connections from various features of poverty, giving a space for more operative arrangement of act at a functioning standard. This theoretical framework is relevant as it is useful to understanding poverty and the set of actions and principles that can be adopted to overcome poverty. Furthermore, the framework aids in the understanding of poverty and intervention strategies that can be employed in improving the lives of the poor (Gambe, 2015). Guided by this framework, the researcher contextualised co-operatives as a potential strategy to alleviate poverty and the understanding of women participating in an art and craft cooperative project using the SLA in its implementation. Thus, this framework is appropriate to the current study as it looks at the issues relating to capability, resources and the activities of people when it seeks to understand the participatory experiences of women in an art and craft cooperative set-up using a sustainable livelihood approach to poverty reduction.

The SLA according to Krantz (2001) deviates from the mordenisation theory that advocates for economic growth as a key phenomenon in poverty reduction. This approach highlights that poverty and unemployment can be effectively decreased by sustainable livelihood approaches. The concept of sustainable livelihoods is an effort to surpass the predictable definitions and methods to poverty reduction, which have been discovered to be so limited because their attention is only put on few features and "manifestations of poverty such as low income without considering such as vulnerability and social exclusion" (Krantz, 2001, p. 1). The next section discusses four principles of the SLA.

2.9.2. Principles of the Sustainable Livelihood Approach

The principles of the SLA aids in the understanding of poverty and in the intervention strategies that can be employed in improving the lives of people living in poverty (Carney, 2002; Tao & Wall, 2009; May, Brown, Cooper, & Brill, 2009; Elliot, 2011; Mazibuko, 2013). Therefore, in this study it is important to discuss the principles of the SLA in the context of co-operatives as a poverty reduction strategy in the impoverished community predominated by informal settlements as stated

in the context of the study section. The following principles are discussed: people centred, participatory and responsive, sustainable, dynamic and holistic, and empowerment.

2.9.2.1. People centred

The effort and values of social development is to focus on people and their participation in issues that affect them (Elliot, 2011). Mazibuko (2013) states that the attempts at poverty reduction should focus on what people have, their strategies, environment and abilities to adapt. On the same note, Tao and Wall (2009) affirm that the SLA is a people centred paradigm because it gives emphasis on individuals' capabilities and information systems. Hence, concentrating on the women's experiences on participating in an art and craft cooperative to reduce poverty is important using a sustainable livelihood approach to understand their experiences, challenges and their recommendations on facilitating factors based on the sustainability of co-operatives and the role of social workers in the projects. This will benefit them and maximise their profits and long term goal attainment.

2.9.2.2. Participatory and responses

This principle reveals that beneficiaries should be the main actors in identifying issues that affect them (Mazibuko, 2013; DFID, 2010); and they should participate by challenging the accountability of institutions because institutions need to be responding to the necessities of the community members. In this regard, co-operatives are viewed by different scholars in both developed and developing countries, as the main strategy and activity for poverty reduction as it contributes to the countries' economy. Furthermore, Khumalo (2014a) adds that, the establishment of co-operatives is a necessary business strategy that would meaningfully make a contribution to local economic development, and employment creation among others. The sustainable livelihood approach acknowledges that the deprived themselves are usually more familiar with their condition and desires; hence, the poor should be included in the structuring of policies and projects aimed to develop their livelihood (Krantz, 2001; Macfadyen & Corcoran, 2002; Perry & Grace, 2009; Kristjanson et al., 2010).

The SLA offers co-operatives' members an opportunity on how the use of SLA in the implementation of co-operatives meets their households needs and subsequently reduces levels of poverty. The SLA as a framework used in poverty reduction strategies within communities, works in line with the community development principles as enshrined in Swanepoel (1997). The principle of empowerment specifies that people contribute for the reason that it is their autonomous right to do so. For this principle, participation is the natural result of empowerment. This means that for people to participate, especially the needy and susceptible, there is a need to empower first so that they will be able to participate.

2.9.2.3.Sustainability

Gambe (2015) asserts that it is important to analyse any livelihood activity in relation to its ability to sustain the lives of the people over a period of time. The SLA allows people to move out of the poverty line through participation, by utilising their capital and responding to what they need for their development (Mazibuko, 2013). Co-operatives as a sustainable livelihood strategy when implemented according to co-operatives' principles is significant in addressing poverty situations in households, as co-operatives are not only limited in dealing with an individual, but also communities and sustaining human, social, financial and physical capital of the members as well as the community (Raniga, 2016). The literature in support of this study further indicates the manner in which the empowerment of women is decided by the activities which are adopted by women to respond on their susceptibility; and by the manner in which they direct their intervention in creating a living to be maintainable with the available capitals within the community (financial, social, human, natural and physical) women have access to (Hategekimana, 2011). In support of this statement, the SLA (Macfadyen & Corcoran, 2002) provides a conceptual framework that allows the main factors that affect people's livelihoods to be considered in the context of developing policies for poverty reduction. The SLA aims to empower the poor and help people achieve long lasting improvements when assessing impacts using self-defined indicators. The ISDPC 2012-2022 as well mandates that government, with the use of different interconnected strategies, (as social capital in SLA) engages in an integrated transformation with all involved local entities in their struggle together in promoting solid self-sustaining co-operative movements in the country (DTI, 2012).

2.9.2.4.Empowering, Dynamic and holistic

According to Mazibuko (2013) livelihoods are not static, therefore due to dynamism, and multifacetedness of poverty, poverty reduction strategies need to be holistic. Therefore, poverty reduction strategies should not be confined to particular sectors of society, but rather be wide, broad and diverse. Construction of sustainable livelihood options should be open and holistic in order to ensure that people's full potential is realised. Mazibuko (2013) states that community members are empowered when change is amplified by voice, they are given opportunities and assurance of their wellbeing for the poor. Tao and Wall (2009) articulate that every livelihood is made up of activities, assets, entitlements and coping strategies integrated in a holistic manner.

To be able to follow the principles of the SLA, it is imperative to understand the assets of the approach for the vulnerable to be able to cope and move beyond the poverty line. Below are the main assets of the SLA that makes its use in this study more relevant in understanding the participatory experiences of women in an art and craft economic cooperative.

2.9.3. Assets of Sustainable Livelihoods Approach

The (SLA) has various features (Krantz, 2001, p9; MacFadyen and Corcoran, 2002; Morse, McNamara and Acholo, 2009; DFID, 2010, p7). Firstly, as a framework for analysis, it draws attention to the full range of assets that people draw upon to compose a livelihood, such as: Human capital which represents the skills, knowledge, ability to labour and good health that together enable people to pursue different livelihood strategies and achieve their livelihood objectives. At a household level human capital is a factor of the amount and quality of labour available; and this varies according to household size, level of education, leadership potential, health status, etc.

Natural capital is the term used for natural resources and services that are available. For example, nutrient cycling, erosion protection which are resources useful for livelihoods. However, for this, study natural capital is not relevant to the art and craft economic cooperative under study. Moreover, the financial capital represents the financial resources that people use to achieve their livelihood objectives, like the availability of cash or equivalent, which enables people to adopt different livelihood strategies.

Another asset is the physical capital, which comprises the basic infrastructure and producer goods needed to support livelihoods. This involves the infrastructure of the physical environment that helps people to meet their basic needs and to be more productive. For instance, the following

components of infrastructure are usually essential for sustainable livelihoods: affordable transport; secure shelter and buildings; adequate water supply and sanitation; clean, affordable energy; and access to information (communications). Finally, social capital in the context of the sustainable livelihoods framework refers to the social resources upon which people draw in pursuit of their livelihood objectives. These are developed through, “networks and connectedness that increase people’s trust and ability to work together and expand their access to wider institutions, such as political or civic bodies” (Morse, McNamara & Acholo, 2009, p. 15). Women in this study are involved in an art and craft economic cooperative; and this study utilised the SLA to understand the participatory experiences of women in this project. It is therefore imperative to further look at the SLA role on poverty reduction, as stated in chapter one that the context where the study is conducted is dominated by poverty.

2.9.4. Sustainable livelihood approach on poverty reduction

There are insights into poverty which according to Krantz (2001) underpin the sustainable livelihood approach. Firstly, the understanding that as much as the growth of the economy is necessary to reduce poverty, all will be determined by abilities of the underprivileged to take charge of increasing economic chances (Krantz, 2001, Dimithri, 2015). For this reason, it is important to find out what exactly it is that prevents the poor from improving their lives in a given situation, so that support activities could be designed accordingly.

The second insight according to Dimithri “is the realization that it is not just a question of low income, but this involves scopes such as bad health, illiteracy, lack of societal facilities, as well as a state of vulnerability and feelings of powerlessness” (2015, p. 38). Furthermore, it is realised that there are important links between different dimensions of poverty such that improvements in one aspect may have positive effects on another. Improving community’s literacy standard according to Krantz (2001) and Long (2004) can have positive input on their livelihood standards, which may alternatively develop their capacity to produce. Decreasing poor people’s susceptibility with regards to being exposed to risky practices could escalate their tendency to participate in more productive economic activities.

Finally, the SLA acknowledges that the impoverished are more familiar with their living conditions and desires; and hence they should be included in the restructuring of policies and programmes aimed at developing their livelihoods (Macfadyen & Corcoran, 2002). Given a say in

design, the poor are usually more committed to implementation (Krantz, 2001; Long, 2004; Mazibuko, 2013). Thus, participation by the poor improves project performance. These various interpretations and elaborations of the sustainable livelihood concept have inspired a number of development agencies to apply what is now becoming known as Sustainable Livelihood Approach to poverty reduction (Long, 2004). This has emerged in response to negative experiences with conventional approaches to poverty reduction, but also as a result of recent findings regarding the nature and understanding of poverty.

The SLA as a framework for analysis, draws attention to the full range of assets that people draw upon to compose a livelihood which were discussed in chapter One. The SLA looks at different aspects of poverty. Therefore, as poverty was discussed in chapter One, the next section discusses the informal settlements as the context of this study.

2.10. Informal settlements

The context of this study is Bhambayi, which was “developed as a satellite in the Inanda region during the apartheid period. Since its origin in the 1980s; this predominantly informal settlement displays all the characteristics of similar settlements across South Africa” (Raniga and Ngcobo, 2014, p. 519). According to the Housing Development Agency (HDA) (2013, p. 6), “an informal settlement is an unplanned settlement on land that has not been declared as residential, consisting mainly of informal dwellings that are regarded as a makeshift structure not established according to approved architectural plans”. Informal settlements are identified as not intended for permanent and formal residence but as a result of poverty, vulnerability and social stress.

Furthermore, Huchzermeyer and Karam (2006) state that the key issue of informal settlements is that of poverty and vulnerability; in such a way that income of the households is generally low; and the significant proportions of this area are very weak families. Alternatively, the eThekweni metropolitan municipality defines informal settlements as “structures which are made of rudimentary materials such as wood, cardboard, metal sheets, mud, etc., without any building plans approved; often on land that has been illegally occupied” (HDA, 2013, p. 6). In these areas, services are not available. Moreover, Huchzermeyer and Karam (2006) and HDA (2013) assert that informal settlements communities regularly consume multifaceted social difficulties and inside communal fights. In support of the above statement, Raniga and Ngcobo (2014) assert that Bhambayi is one of the underprivileged areas in KZN, which is known of being dominated by

unemployment and inequality; high rate amongst households that are headed by female; and accordingly these families depend on social security grants and often weak income strategies. Huchzermeyer and Karam (2006) add that in most cases, many households in informal settlements are dominant within the context of urban-rural linkages as small constituents of extended families that have both rural home and one or more urban homes.

The creation and on-going presence of shacks and slums needs to be assumed as part of lack of employment that have led to individuals to move from their respective home in rural areas to look for employment in urban areas. Thus, these are perceived as their strategies intended at gaining access to income, improving wellbeing, while reducing helplessness and improving food security (Huchzermeyer & Karam, 2006). Poor households have multiple strategies that are either formal or informal activities, which contribute to the livelihoods in informal settlements. These activities serve as substitutes for social security these community members rely on as their source of income. Moreover, the informal settlements in general have social problems; and these include crime, drugs, alcoholism, domestic violence, dependence on welfare, and community conflict.

Bhambayi is not a unique community predominated by informal settlements either. These social problems mentioned above are evident in the area. The participants from this type of context in this study also receive at least one of the social protection types, which according to Jacobs, Ngcobo, Hart and Baiphethi (2010) has been expanded significantly since 2002, following the increase of the Child Support Grants to the well-known grants that were previously old age pensions and disability grants. It is noticed that there has been an increase of recipients on social protection and those are poor households with children.

2.11. Benefits of co-operatives in the community

The following benefits of co-operatives are outlined in the ISDPC 2012-2022. They answer the question of why co-operatives should be developed. Co-operatives according to the policy and the strategy on their development provide a platform of working together of members that build up trust which has an effect in designing community development well and further raise the spirit of unity within the community. Co-operatives settle down resources complications in societies; and can also deal with clashes from external services that may tend to misuse local ecosystems and destabilise community development. Co-operatives having concern for the community, treat the resources within the area carefully as to avoid a violation of local capitals by external forces and

to sustain their environment. The ISDPC 2012-2022 indicates that co-operatives have the ability to organise and develop the entire community; and motivate the community with a principle of saving (DTI, 2012). Through this process, the investment is distributed among the co-operatives and remains within the community. Co-operatives are encouraged to provide education and training among their members, as these factors can spread to the whole community. DTI (2012) reveals that co-operatives have the ability to access social services which are not easily accessible to the community. The active involvement of members in the management of a cooperative is likely to lessen expenses and accordingly improve the cost of living. According to the Department of Trade and Industry “The production process in a co-operative is more labour-intensive than in other forms of businesses, which tend to be capital-intensive” (DTI, 2012, p. 14). Furthermore, after co-operatives have officially registered, members can defend their welfares than if they were acting as individuals, especially when the co-operative is part of a vertical structure. In co-operatives, members are more stable than in individual enterprises because of risk-sharing between members.

2.12. Facilitating and hindering factors to sustainability

2.12.1. Facilitating factors

Gordon-Nembhard (2014) asserts that the primary attainment of a cooperative ascends from the reality that establishing a cooperative needs an ideal community support. Furthermore, profit distribution follows an impartial style that puts income produced from industry in the owning members' hands.

2.12.2. Hindering factors

The Presidential Growth and Development Summit, held in July 2003 (Phillip, 2003) endorsed special measures to support co-operatives as part of strategies for job creation in the South African economy. Some of the factors that weaken the facilitation of co-operatives both local and international are: political interference, the government using co-operatives as its own arm, lack of active leadership and professional management; and lack of funds and competition with corporates (Phillip, 2003; De Vos, 2009; Saxena, 2012; Schwettmann, 2014; Khumalo, 2014a; Kumar et al., 2015). There are challenges in sustaining evolving and also existing co-operatives. Many of the challenges, according to Phillip (2003) and the NDP (RSA, 2016) are as a result of insufficient institutional capacity, a lack of strong instruments for implementation and a lack of coordination. De Vos (2009) adds that failures in co-operatives are attributed to a lack of profit, a

lack of good management and technical skills, a lack of member commitment and a lack of just encouragement. Furthermore, the include lack of equity access to expand the business, and the corporate acquisition motive when an outside corporation offers to buy out the cooperative and members feel that they can gain finances in the sale.

The NDP 2030 reveals that there is a serious lack of trust among different groups. This element diminishes the enthusiasm and preparedness of economic participants to oblige to the type of lengthy savings, which are desirable to create employments and the economic revenues that will sustain growth (RSA, 2016). There is the lack of commitment amongst members, fading democratic participation, abandonment of education, deprived communication systems, indeterminate responsibilities for selected board of directors; lack of knowledge of how to better serve the deprived, unequal employment practices, and fragmentation within the projects (De Vos, 2009). Thus, it is evident that good leadership is an essential component of a successful cooperative.

Moreover, new co-operatives are unable to adapt a patient and cautious practice of programme building from below; intra-governmental coordination; and absence of devotion to cooperative values (Phillip, 2003; Satgar, 2007; Chibanda et al., 2009). Additionally, South African co-operatives encounter underprivileged bargaining influence as most supermarkets prefer directly dealing with individuals rather than a collective.

When specifically looking at the worker co-operative as this is the type of the cooperative in the study, co-operatives in impoverished communities are established by unemployed people, who own a minimum standard of skills, and with no previous business experience in economically impoverished areas (Phillip, 2003). In addition, it is under these conditions that they are unlikely to succeed. The most common problem in co-operatives starts with the excess of labour comparative to their productive standard at the beginning stage. This may partially result from common aims that most co-operatives wish to accomplish in reaction against the pressure of being without a job, and the huge number of persons who long to be part of something that brings hope. Furthermore, challenges arise from the conditionality enforced by the supporters and external agencies. Phillip (2003) agrees that it is a usual for many community development initiatives and poverty reduction activities to form groups as a condition of funding with five members being a

minimum requisite. So far, a very little devotion is often paid to the impact of this on the feasibility of cooperative projects success in its business.

Taking from the above literature, it is evident that more research needs to be conducted on understanding the role of co-operatives in improving the livelihoods of its members based on the co-operatives' policies. Specifically, in South Africa as the literature shows that there is not much research that has been conducted in South Africa since the adoption of the cooperative model. Furthermore, most literature has been conducted on one category of cooperative, agricultural and farming leaving aside other types of co-operatives such as the one in this study. Moreover, social protection and social security have a major role in sustaining the lives of single mothers and they take an initiative to do something else as a substitute for social grant. As a result, with the integration of the Sustainable Livelihood Approach (SLA), the roles of co-operatives as stipulated by the Co-operatives Development Policy of 2004, and the Participatory Action Research (PAR) methodology the objectives of this study may be achieved.

2.13. Conclusion

From the above review of relevant literature, it is evident that multiple authors as well as different policies view co-operatives as the best initiative at the moment that is community grounded; and which has the potential to uplift vulnerable and poor communities above the poverty line. This is evident in different contexts starting from local to the global level. With regards to the policies and legislations that are in place in South Africa to guide the implementation of co-operatives as a poverty reduction strategy, self-efficiency, self-reliant, democracy, equity and equality is emphasised as this allows all members of the community to be/take part in economic development strategies and initiatives that are put in place without any discrimination. The establishment of co-operatives according to the literature encourages collectiveness and cohesiveness within the community rather than individualism. This chapter takes us to the method that was used in this study.

CHAPTER THREE

Research Methodology

3.1. Introduction

The previous chapter was based on the background of the study, on what has already been researched which gave a motivation for this study to be conducted. This chapter discusses how the main research question of understanding the participatory experiences of women in an economic co-operative utilising a Sustainable Livelihood Approach on poverty reduction in Bhambayi was conducted. In order to answer the main question, the sub-questions that guided the study were:

1. What are the participatory experiences of women involved in the implementation of an art and craft economic co-operative project using sustainable livelihood approach?
2. What is the insight of women into how the practices of SL has contributed to enhancing human capital, economic capital, physical capacity and social capital of their involvement in the implementation of an art and craft economic cooperative project?
3. What are women's suggestions about how social workers can apply SL strategies to community economic cooperative projects?

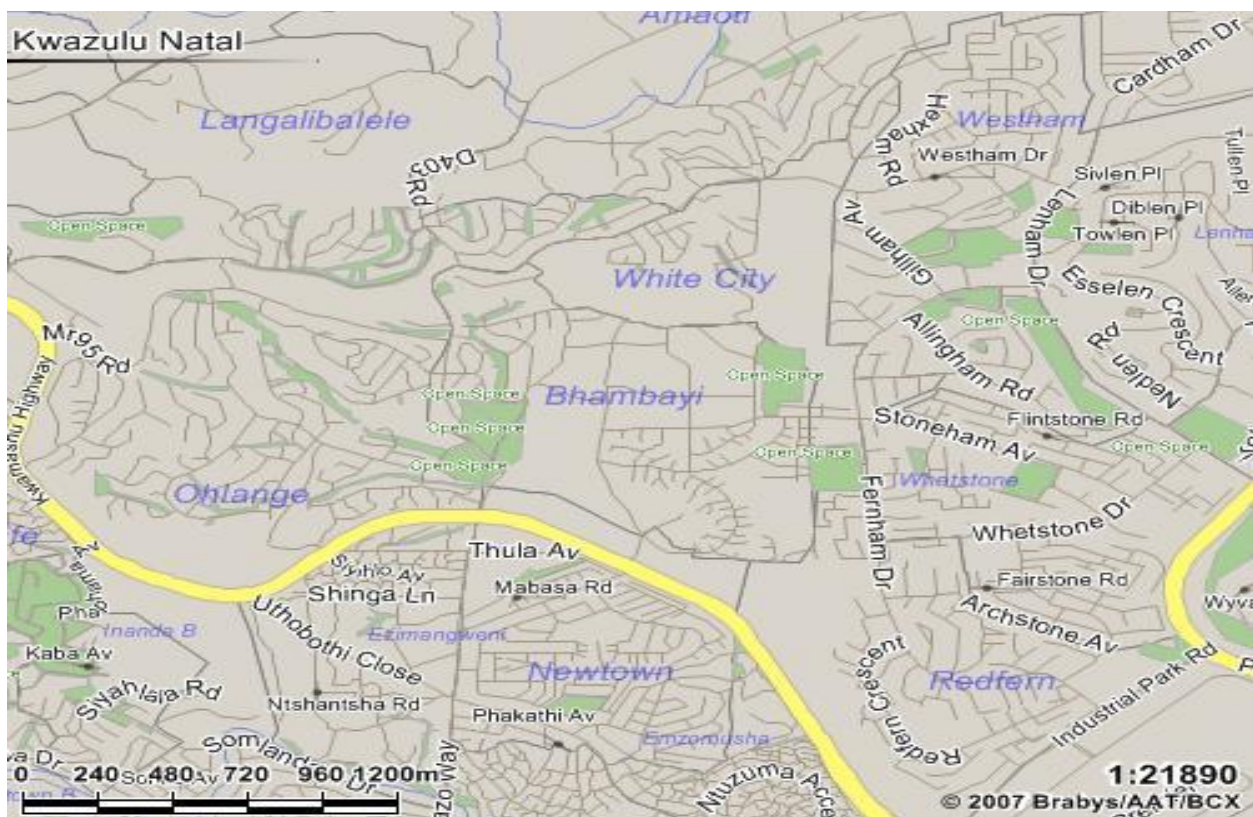
This chapter presents the description of the research methodology used in the study. It describes the research paradigm, research design, sampling, data collection, and data analysis techniques and the instruments used. The chapter further discusses the ethical aspects as well as the limitations of the study. In its conclusion, it indicates the effectiveness of the Participatory Action Research (PAR) as a research design and the Sustainable Livelihood Approach (SLA) in a community development research.

Babbie and Mouton (2001) state that research methodology focuses on the research process, kind of tools and procedures used in conducting a study. The research methodology is a plan of action that shapes choices regarding the use of methods and techniques, and links these to the desired outcomes (Baum et al., 2006; Rubin & Babbie, 2013). Hategekimana (2011, p. 91) defines research as “a process of creating new and unique knowledge that is specific to an applied field of study. It takes the form of systematic investigation into the phenomena of concern to the field of study using a range of qualitative approach, the results of which add to, confirm, or reject what is already

known”. Qualitative research as a paradigm refers to an investigation that discovers social or human problems and the thoughtfulness of how things occur (Terre Blanche et al., 2006); and is conducted in a naturalistic and holistic environment without manipulating the situations (Babbie & Mouton, 2001). It also allows the researcher to form a multifaceted and complete image over the scrutiny of arguments, to report precise sentiments of the participants and to conduct the study in a normal setting. Qualitative research as a systematic, subjective approach to describe life experiences and give them meaning enabled the researcher to reveal the participatory experiences of women in an art and craft cooperative set-up using a Sustainable Livelihood Approach to reduce poverty in Bhambayi, an informal settlement in the outskirts of Durban.

3.2. Research context

Map of Inanda



The research was conducted in Bhambayi, which is a predominantly informal settlement. It borders Inanda, Ntuzuma and KwaMashu (INK); and “is one of the poorest urban regions in KwaZulu-Natal” (Raniga & Simpson, 2011, p. 77). Similar to other informal settlements in South Africa,

Bhambayi is characterised by high levels of poverty, limited access to basic services, “poor access to economic opportunities and inadequate social services. The community is located in Inanda which is about 35 km outside of Durban” (Raniga & Mathe, 2011, p. 339). The community is ethnically diverse as there are immigrants from other provinces such as Eastern Cape as well as foreign nationals from countries such as Mozambique, Somalia and Zimbabwe.

According to Raniga and Mathe (2011), the KwaZulu-Natal (KZN) Provincial Department of Health operates a monthly mobile clinic and a soup kitchen as a means to substitute a lunch meal for the poor. A local Non-Government Organisation (Bhambayi Settlement Project BSP: Drop-in Centre) serves as the central site for the provision of these services. State social grants are the major source of income within households of most of the residents (Raniga & Simpson, 2011). The majority of the residents in Bhambayi speak isiZulu (Raniga & Mathe, 2011). Bhambayi had “920 formal houses which are the outcome of a collaborative development effort between the eThekweni Municipality and the Bhambayi Reconstruction and Development Forum (BRDF) in the early 2000s” (Raniga & Simpson, 2011, p. 77). There are also uncounted informal houses in the Bhambayi area. The new demarcation of the community Bhambayi is part of Ward 57 at the North of Durban in KwaZulu-Natal.

Bhambayi’s total area according to Census (2011) is “1.07 km² with the Population size of 15141 and Households: 4826; Females 7632 (50.41%) and Male 7509 (49.59%); Black African 14970 (98.87%); Asian 95 (0.63%); Other 37 (0.24%); Coloured 33 (0.22%); and White 6 (0.04%)”. The predominantly spoken language within Bhambayi area is isiZulu (Raniga & Simpson, 2011). This study was conducted in Bhambayi because I have been working with single mothers who are engaged in economic co-operative projects that include bead-making, sewing, gardening, upholstery and construction.

3.3. Research paradigm and Research design

To accomplish purpose of the study, the qualitative research design was used. The Participatory Action Research Methodology was utilised as a design for this study. This study was conducted within a qualitative research paradigm. Paradigms according to Babbie and Mouton (2001) and Terre Blanche, Durrheim and Painter, (2006) are systems of understanding encompassing systems of interrelated practice and thinking that define the nature of researchers’ enquiry along the dimensions of ontology, epistemology and methodology. Ontology specifies what reality is to be

studied, and what can be known about that reality. Secondly, the epistemology specifies the nature of the relationship between the researcher and how to know it. Lastly, methodology is based on how the researchers will go about practically in order to know what they believe can be known. This is related to techniques and tools to be used to find the answers about the unknown.

Aligned with the purposes of this study; a Participatory Action Research (PAR) research approach was applicable to understand the experiences of women involved in the art and craft cooperative, using a Sustainable Livelihood Approach to reduce poverty. Participatory Action Research is a form of mutual self-searching methodology carried out by contributors in societal circumstances to increase the wisdom and impartiality of their own social practices; along with their understanding in which these practices are carried out (Baum, MacDougall, and Smith, 2006; Reason and Bradbury, 2008; Rubin and Babbie, 2013). PAR according to Baum et al., (2006) allows researchers to work together with people in a manner that results in action for transformative change. When using PAR (Rubin and Babbie, 2013), the researcher works as an asset to the studied subjects, normally underprivileged collections and as a chance for the underprivileged to work efficiently on their own. In line with this statement Swanepoel (1997) states that participation is one of the community development principles; and through participation a solid local knowledge base is used for development. In fact, Swanepoel (1997) alerts that local people who have lived in deprivation, surviving the hardship of their poverty have something that outsiders don't have. Therefore, practitioners and researchers must dedicate and commit themselves to community development principles if they want their efforts to benefit the poor (Swanepoel, 1997).

In a broader study conducted by Raniga and Ngcobo in 2014, one of the recommendations was that, there is a need for the economic transformation within the community. Youth and women who are not specifically the participants of this study were involved; and that research focused on the Bhambayi area as a whole not just the project base of this study. Community members were involved because according to MacDonald, PAR "is considered democratic, equitable, liberating, and life-enhancing qualitative inquiry that remains distinct from other qualitative methodologies" (2012, p. 53). The PAR process consists of several components (Baum et al., 2006; MacDonald, 2012). These according to McDonald (2012, p. 39), are:

The first component acknowledges that the problem develops in the community itself and is defined, analysed, and solved by the community. In relation to this component, phase one of the PAR process in this chapter explains broadly about this component. Secondly, the goal of PAR research is the transformation of social reality and improvement in the lives of the individuals involved; thus, community members are the primary beneficiaries of the research. Thirdly, PAR involves the full and active participation of the community at all levels in the research process. The fourth component of PAR is that the methodology targets a range of oppressed and powerless groups of individuals. The fifth component of PAR is its ability to create a greater awareness in individuals' own resources that can mobilize them for self-reliant development. Lastly, PAR allows the researcher to be a committed participant, facilitator, and learner throughout the research process.

The six components of PAR have a synergy with the principles of community development that Swanepoel (1997) plea community workers in their attempt to community development should consider. These principles are participation, human orientation, and empowerment, ownership, adaptive and learning. Following these principles may lead to sustainable community development results. Swanepoel (1997) indicates that persons who do not contribute in their own improvement do not have passion for attempts and outcomes of that growth. This leads to the vast difficulty in supporting growth and upholding services established by development; but when there is participation of indigenous members, keeping in their minds that they have something to gain from these attempts and outcomes, development is resolved (Swanepoel, 1997). Therefore, in PAR research, once people understand that they researchers themselves, they spontaneously reclaim control over information they have (Rubin and Babbie, 2013).

However, the degree to which the above is possible in research will differ as will the willingness of people to be involved in research. In PAR inquiry and conduction of the study is done with participants and not on or for participants. Hence, in relation to this study, using the PAR research design, which allows the participants to be part of the study affecting them, the co-operatives as aimed at self-sustaining, the Sustainable Livelihood Approach is the relevant guiding framework for the study in understanding the participatory experiences of women involved in the implementation of an art and craft economic co-operative project. The phases on the processes of the PAR below broadly explain how community members participate in poverty reduction strategies that affect their livelihoods with the use of Sustainable Livelihood Approach.

3.4. Sampling process

Sampling is a process of selecting research participants from the whole population and the researcher decides on which people, settings, events, behavior and social processes to observe (Terre Blanche, Durrheim, & Painter, 2006). Non-probability criterion sampling technique was used for the purposes of this study. This technique entails selecting participants that meet a certain criterion (Marlow, 2011).

One of the five co-operatives was selected from Bhambayi region. This cooperative constitutes nine members who are all women and members of this art and craft primary cooperative, and they were selected as the sample in this research. This cooperative was chosen from those that had finished the process of registration with the Companies Intellectual Property Commission. There are three registered co-operatives in the region out of five co-operatives. Of these co-operatives, two are youth upholstery co-operatives, and one is agricultural and the last one is a contracting cooperative. In selecting this co-operative, the researcher looked at the variety of the activities. This co-operative was selected on the basis of being women only members in a co-operative. The sampling criteria of this study was based on the following guidelines:

- The woman is a head of the household;
- The woman is in receipt of some sort of social grant;
- The woman has been a member of the cooperative since its establishment; and
- The woman lives in Bhambayi

Out of nine members of the co-operative, only six were available for individual interviews and five for the focus group. The background of the study was so important in the selection process because Bhambayi has always been identified as a one of the impoverished peri-urban areas, and a society where poverty was high. So, the way the area turned into involving women in co-operatives as members was so relevant for this study.

3.5. Data collection process

Data was collected through two primary data collection methods: one on one individual interviews and focus groups, as well as secondary data that was taken from the meetings minutes and field notes. The application of more than one method of collecting data is common in PAR (McNiff & Whitehead, 2006; McDonald, 2012). The methods are developed to suit each specific issue and

situation, whereby the researcher and the research subjects, work together to create the proper techniques to collect data. Nevertheless, it is suggested that, a minimum of three techniques selection should be utilised to go beyond the restrictions of every participant, to triangulate information collection methods and produce more operational problem-solving tools (McDonald, 2012). Focus groups, participant reflection, interviews, diary and individual records, questionnaires, and assessments are operative techniques of data gathering that are engaged in PAR. For the purposes of this study, data collection sources comprised one focus group, field notes, minutes of team meetings, participant observation, and one-on-one in-depth interviews with the participants in Bhambayi. In support of various methods of data collection in PAR, when the data was collected, some members felt more comfortable speaking within the group than being alone; and some data was collected telephonically from two participants. The participants signed the consent forms before I conducted the research; as I had a meeting with the participants in advance; but when the time of data collection was due, participants were out of the province. Some interviews were conducted telephonically because it was convenient to access participants in that way as they were out of the province during the data collection period.

The interviews were carried out in the local language, which is isiZulu and the language spoken by the women in the art and craft cooperative. In-depth interviews were used in the individual interviews, and the interview guide for the focus groups. Interviewing is a technique used in PAR as it enables participants to define their position (Mc Donald, 2012, p. 42), and is “an engaging form of inquiry and an appropriate method for collecting data regarding human experiences” (Terre Blanche et al., 2006). Moreover, it offers researchers access to people’s ideas, thoughts, and memories in their own words, rather than the words of the researcher.

During in-depth interviews, the researcher explored few general topics based on the research objectives to assist in uncovering the participatory experiences of the women in the art and craft cooperative project using the SLA (Marshall & Rossman, 2006). Both the researcher and the subjects interchange knowledge from the beginning to the end of the interviewing process in a holistic manner. However, the researcher relied on the willingness of each participant to consent to sharing her experiences. The researcher’s experience with interviews is that when collecting data, participants always seek the correct answer, whether they are comfortable with you or not. During my observation as I was part of most of the meetings I realised that, as much as I was part of the establishment of co-operatives with all co-operative’ members, they assumed that a power

hierarchy existed between them and myself. Participants look at the gap of the level of education between themselves and the researcher. This leads to the researcher not sure, whether members were speaking their minds out or they were telling what they think the researcher wanted to hear mostly. However, to overcome this challenge the researcher explained very well the purpose of the study and that there were no correct and specific answers expected but the opinions and real experiences of participants as they perceive them individually. This helped because participants expressed their real perspectives.

The focus group interview was conducted at the cooperative member's place of choice. The responses of the participants, in both collection processes, were captured as audio recordings and handwritten notes were captured in a notebook. "Focus groups are considered as socially orientated process and a form of group interview that capitalizes on communication between the research participants in order to generate data" (McDonald, 2012, p. 41). A focus group is a specialised form of small group interviewing in which deliberations focus on a predetermined and specific core topic (Weyers, 2011). In a generic sense, a focus group may contain 7 to 12 persons with definite common features applicable to the concentration of the study, asserts McDonald (2012). This study had six of nine women who are members of the art and craft economic cooperative in Bhambayi. The focus group consisted five of the nine co-operative group members.

Secondary data sources in the form of field notes, minutes of co-operative meetings of the programmes provided, written information which was recorded (McDonald, 2012), was then utilised to confirm accurateness of data collected through interviews. Throughout the procedure, the researcher was able to detect the progress, the separation of tasks, the productivity and the difficulties encountered. The researcher could get some information on how co-operative members get their work done in context, and this method allows for observing sensitiveness and improvement of work. However, this method can be a major time consuming exercise, particularly if the researcher observes for an extended period. Furthermore, according to Hategekimana (2011), it can be challenging to know what to pay attention to, if there is a lot is going on. Finally, the researcher's direct observation of cooperative's activities during the course of the year visits to the co-operative was another data collection method.

Participatory Action Research methodology is guided by various principles:

participation; cooperative, engaging community members and researchers in a joint process in which both contribute equally; a co-learning for researchers and community members; a method for systems development and local community capacity building; an empowering process through which participants can increase control over their lives by nurturing community strengths and problem solving abilities; and is a way to balance research and action (Minkler, 2000, p. 192).

Table 3.1: An outline of the phases of PAR guiding the data collection process and interventions (Framework adapted from Horowitz et al., 2009 and Raniga, 2012)

Phase	Intervention	Focus
1. Formative	Meet with community and provide knowledge about different poverty reduction strategies	Form groups and develop shared mission and decision making structure
2. Constructing knowledge for empowerment and collaboration	Meeting with different stakeholders about discussed community challenges	Development of cooperatives from the community forum that already existed in the community
3. Promoting human capacity and development	Joint Training and workshops with Bhambayi cooperatives (DSD, UKZN Core and DTI)	Providing skills on cooperatives, their principles, procedures and management
4. Action	Reflexive responses	Joint implementing of projects [UKZN, the researcher and Community Development Worker (DSD)]
5. Reflective debriefing	Meetings with 9 members of art and craft economic cooperative project	Discussing the experiences and progress of cooperatives; suggestions on other enhancing factors for the project
6. Evaluation	Analysis of implementation strategies used and future plans.	Challenges, hindering factors and enhancing factors, then recommendations for further action to be taken

3.5.1. Phases of PAR

The six key phases of the PAR method in this study have a synergy with the application of the community development even though PAR has its own principles and processes. The utilisation of community development model according to Weyers (2011) aims to give the community worker

access to the community, which includes direct and indirect route. The direct route according to Weyers (2011) is the entry by working with and through the existing organisations or institutions within the community, which is done by identifying an organisation in the community that could function as an appropriate point of entry. The community can also be accessed by making contact with a representative of the organisation; gain access to the organisation through a representative, and gain access to the community members through this organisation. An indirect route is the entry point that is usually an individual community leader or another influential member (Weyers, 2011). In this context, the direct route was used. One community organisation was approached which made the entry point to the community successful. The context of this study as stated is predominantly informal settlements. Majale (2002) asserts that informal settlements like most problems confronting people living in poverty are the outcome of poor policies and lack of political will. The SLA in conjunction with PAR attempted to draw the relationships between diverse features of poverty that allowed for certain ranking of action at a functional stage.

3.5.1.1. Formative Phase

Formative phase was the first step to be done when utilising the PAR method in research and community development. PAR according to Horowitz et al., (2009) stems from community members who approach researchers with a problem or idea, academics that approach community members, or existing partnerships. For the formation of teams, researchers must enhance loyalty, endurance, interest, interpersonal skills, and the capacities to guide, motivate to their scientific skills, share control and concentrate on community apprehensions. Researchers must depend on community companions for clarity around the community and indicate if they unintentionally mark-down community partners (McDonald, 2012). This phase was done previously when the Bhambayi community spoke to the University of KwaZulu–Natal (UKZN) to conduct a research in the community with the purpose of working in partnership on a strategy to reduce poverty within the area. Community members were involved in that research as they were educated on how to conduct a research with the assistance of researchers from UKZN (Raniga & Simpson, 2011). This was done as part of participatory action research, whereby PAR is a mutual learning for both the researcher and the participants. As a follow up from the findings of that study and others that followed, the second phase was done.

The formative stage in this study is linked with the principle of human orientation in community development. Swanepoel (1997) asserts that within the scope of human orientation individuals in poverty encounter physical needs that are not met and the most important need at this stage is dignity. Dignity has two implications: Swanepoel states that there is under no circumstances that basic physical needs be met to the detriment of people's dignity. Furthermore, people may not be disregarded, avoided or be obliged or made dependent on development programmes dealing with their physical needs (Swanepoel, 1997). People may be assisted to gain their dignity by being empowered so that they voluntarily contribute in initiatives that will assist them to reach their destiny and maintain their livelihoods. Dignity is then enriched when individuals develop self-reliance and self-sufficiency when they turn into being proficient of arranging themselves and stimulating and conserving thoughtful and foresighted headship.

During the formative phase, the researcher had several meetings with stakeholders such as the project manager of the Bhambayi settlement project and the community members involved in the cooperative projects and provides knowledge about different poverty reduction strategies. Kaseke (2010) asserts that self-assertion programmes include providing information basic skills, management and leadership, financial and giving training in basic office skills and giving guidance on how to complete forms/proposals. The main focus of this phase was on giving information to the community about different strategies that might be relevant to their community in an endeavour to fight against poverty; and if possible to form groups and develop shared mission and decision making structures.

The fieldwork started during the period when Bhambayi community had embraced a framework of women's involvement in projects aimed at fighting poverty within the area. Thus, co-operatives establishment were chosen as the basis of reducing poverty and workable growth (Cooperatives act 14 of 2004; National Development Plan Vision, 2030; and Ethekewini Integrated Development Plan, 2015). In fact, it was undertaken when the poverty reduction forum was established and progressive chances were actually rendered to women, over the understanding that even women are affected by poverty and the inclusion of women in community economic development strategies was worthwhile.

During this phase, community members in their meeting discussion it appeared that they all agreed on development of co-operatives. Then, the Anchor College through DTI came to the community

to give information about co-operatives this information and workshops took five working days to facilitate. What was covered was the explanation of what constitutes a co-operative, types of co-operatives and how to go about being a cooperative, and who can form a co-operative. Although this information was given, those who didn't have a chance to attend that workshop were left uninformed even though they wanted to form co-operatives. Therefore, from the meetings that were conducted after these workshops, concerns were raised and the similar workshop was re-facilitated to co-operative members. From my observation while facilitating workshops and sitting in meetings with the cooperatives, it appeared that community members were not given enough and clear information on what they were supposed to do after they formed co-operatives. These concerns and challenges led us to phase two of this study whereby various trainings were facilitated.

3.5.1.2. Constructing knowledge for empowerment and collaboration phase

One of the components of the PAR indicates that PAR is a collaborating method for researchers and members of the community, and a process for coordination development and indigenous community capability construction. Furthermore, PAR is a capacitating motivating process through which contributors can increase responsibility on their lives by promoting community strengths and an ability to solve their complications, which can be a method to stabilise research and action (Minkler, 2000; Baum et al., 2006).

Community development principles include participation and empowerment (Swanepoel, 1997). These principles entail that for one to participate in a project, empowerment is imperative so that one will be able to take responsibility for the decision they have made and the sustainability of the community development projects established. Participation is a process of certifying fairness specifically for the underprivileged who are not receiving their fair share of outcome of development, and is seen as a democratic right. Therefore, Swanepoel (1997) suggests that it is important to facilitate the poor's full participation by enabling them. The principle of empowerment encourages people to take part as it is their autonomous right to do so. For this principle participation can be regarded as the natural result of empowerment. This means that people in order to participate, especially the poor and vulnerable, need to be empowered.

In relation to this study, the second phase was based on constructing knowledge for empowerment and collaboration. The intervention that took place was meeting with different stakeholders about

discussed community challenges and proposing poverty reduction activities that might assist the community with economic transformation. The focus of this phase was on the development of co-operative members from the community forum that already existed within the community. The focus of this phase was in line with the SLA objection to help people accomplish lasting livelihood improvement measures using poverty marks that community members themselves defined; and improve people's lives by construction on what they have as their assets (Majale, 2002).

In 2015, the UKZN-CORE representative facilitated the workshop using the asset based community development model. This workshop according to the participants was fruitful as it was an eye opener to them on the resources they had and able to access but not aware of. For example, they assumed the councillor was only there to allocate RDP houses and issue proof of residence letters when they make applications for social security grants. After this workshop, from the attendants' verbal evaluation reports about the workshop, most of them outlined that they have gained more knowledge especially things they knew they had but had no idea on how to make use of them. For example, the perception on mobile clinic and hospital, drop-in centre and a soup kitchen was that, these services cater for specific individuals. Not to mention mobile SASSA, some members did not even know it comes to the community every Tuesday. From this evaluation, the researcher picked up that vulnerable and marginalised people do not want to get involved in new means of development because they assume that these services are for selected people in the community not everyone. This evaluation and reflection from co-operative members yielded all participants and actors to plan for phase three, which its goal was to empower and promote human capacity as a sustainable way of dealing with vulnerability and powerlessness.

3.5.1.3.Promoting human capacity and development phase

As an operational framework, the SLA gather different local role players, involving "local government and municipal authorities and local communities in decision making, and policy formulation an implementation" (Majale, 2002, p. 4). Kaseke (2010) asserts that self-assertion programmes include providing information, basic skills, management and leadership, financial and giving training in basic office skills and giving guidance on how to complete forms/proposals. The aim of these activities was to build self-esteem and confidence, which leads to empowerment and self-assertion. The biographies of the co-operative members revealed that the majority of the community did not finish their high school level of education. Therefore, reflection and analysis

gave a picture that firstly trainings will be needed in order to be able to implement co-operatives. This assumption was proven correct from the list of the community needs when the needs assessment was done with the community. A need according to Weyers (2011) is defined as the gap that exist between what is present and what would be present. By doing needs assessment the reason is not only to discover what is lacking in a community and how people feel about it but also the direction that the future attempts could take.

The trainings and workshops with Bhambayi co-operatives that already existed and just registered at that time were jointly conducted. The training was provided by Department of Social Development, UKZN-CORE including UKZN level four student social workers that were placed in Bhambayi for their practicals. The focus was based on providing skills on co-operatives, explaining co-operatives principles, procedures and management of co-operatives. The training further involved the information on assets that are available within the community; and how they can be accessible. The Asset Based Community Development and Sustainable Livelihood Approach were the guiding model for this focus, as well as the sustainable livelihood approach which entails human, social, physical, natural and financial capitals. Both these frameworks were explained to the co-operatives. These trainings were not only for the cooperative in the study, but the workshop involved other five co-operatives that exist in Bhambayi. During this phase, co-operatives members were assisted to be able to identify the existing resources within the community and how they can be accessible to them.

As a result of networking with outside of the community stakeholders few trainings were conducted by the Centre for Social Entrepreneurship and Participative Development Initiative from Durban University of Technology. Because of other commitments, only few members attended these trainings. These trainings were committee skills, basic financial management skills and conflict and leadership skills. The poor attendance of these trainings according to my observation was due to the lack of understanding and commitment from members as they prioritise short-term tasks. One needs to understand that this project is part of the bigger community initiative. Therefore, more than this initiative to fight poverty for human capacity building the community has a war room that sits every once a month, where different stakeholders meet and community members are able to access them and raise their challenges in those meetings. The war room according to KwaZulu-Natal (2015, p. 115) refers to a physical space where the coordinating task team at ward level provides a direct link to the community, coordinates profiling and integrates

service delivery. The purpose of the war room is to arrange a community dialogue to address specific issues in the community. The two main reasons for community dialogues are: understand what community members identify as their specific social ills and their underlying factors; and to provide information on services available to address those illnesses at hand and develop action plans that the War Room can implement and monitor (KZN, 2015).

3.5.1.4. Action Phase

The fourth phase's intervention related to reflexive responses. The main focus of the fourth phase was based on action in relation to the second and third phase whereby the co-operatives identified the assets within their community; and identified what they thought should be the answer to the poverty that had stricken them in their livelihood; as well as the facilitation of various skills development workshops. This phase was driven by the principle of PAR, cooperative and sustainable livelihood approach that reference that research with these approaches is a democratic participatory process and social learning that emphasizes strong points of societies and people, together with their ability of solving problems (Minkler, 2000). This phase tends to be determined by community's main concerns rather than those from outsiders. The joint implementation of co-operatives was conducted by different institutions/stakeholders (UKZN, the researcher and a Community Development Worker from DSD). Networking was started with different stakeholders, both local and international whereby the co-operatives were awarded grants/funds to start their projects in relation to their prioritisation of needs within the projects. This is because PAR according to Minkler (2000), and Baum et al., (2006) is a ground down approach rather than top down approach; and PAR views development as the responsibility of community members to be at the front position of development, and identifying what is to be the priority to them that will facilitate and sustain their economic development projects.

Moreover, Kaseke (2010) states that in the context of community participation, empowerment is regarded as a process in which people discover their potential to develop knowledge; and a process of asserting themselves where people feel bold, confident and less afraid of criticism. Community members involved in participation end up understanding that being poor does not mean that they do not have a will, hope and strength to initiate and actively participate in an intervention that can improve their lives. This involves demonstrating respect by never talking down to people from a position of authority; it also gives recognition to people for any progress made towards change and

guide them to take responsibility. Kaseke (2010) further states that anti-poverty strategies should be about having a voice in decision making about issues that affect the community members. By doing so, people gain promoted on their personal status and dignity.

The cooperative in the study has received various support from different sponsors. They have granted a place to operate by Gandhi Settlement; they have been given orders from Finland and German so that they can market their product. However, when co-operatives are more dependent on someone they are likely to fail because they do not have the backbone and is an indication that they have not gained self-esteem.

3.5.1.5. Reflective debriefing

This research study is conducted at this phase of the PAR process. Reflexive debriefing according to Kolb (2015) is based on learning experiences which is aimed at promoting reflection. The purpose is to get an idea of the effectiveness of the project's operation; understanding the feelings of the people involved in the project about the project; to get their suggestions and recommendations for better future and modification of some strategies used. Furthermore, this phase aimed at understanding a proposed tool by participants for an art and craft economic cooperative sustainability. The intervention at this phase is based on having meetings with nine members of art and craft economic cooperative project. The main focus is on discussing the experiences and progress of co-operatives; and suggestions on other enhancing factors for sustaining an art and craft project, which might also help in sustaining other co-operatives. The objectives of this study were based on this stage, whereby the data collected and interaction with participants answered the research questions listed in chapter one. This phase is discussed more in chapter four of this paper. During this phase the researcher experienced some challenges.

There was a challenge during the conduction of the research as some of the members did not want to be audio recorded which called for the researcher to remember as much as possible. Moreover, the researcher encountered a challenge during data collection process to access participants. It was very difficult to access the participants due to political influences of elections as the study coincided with this period; and as I proposed to collect data from nine participants, I ended up with only six individual interviews as the cooperative members were not available during this period. I had to (re)make appointments as to ensure ethical consideration of voluntary participation and to the willingness and time conducive to the participants. Another challenge was the separated

participants, as I had to make telephone interviews as the participants were out of the province during the study. This was caused by the fact that, the cooperative is still at its infant stage; therefore, members are still engaged in other forms of income generating strategies like part time employment. It was then difficult to meet them physically. The final challenge was the withdrawal of members from the cooperative; and during the data collection period they were not available for both one on one interviews and focus group discussion.

3.5.1.6. Evaluation Phase

The intervention on this phase focuses on the analysis of implementation strategies used and future plans for enhancing the sustainability of this cooperative. The focus will be to discuss the challenges, hindering factors and enhancing factors; then recommendations for further action to be taken. This phase will be conducted after this study, because PAR is iterative and cyclical.

3.6. Data Analysis

Baum et al., (2006), and Rubin and Babbie (2011) state that data analysis includes understanding data repetitively and being involved in events of breaking down the data and structure it up again in different ways. Data analysis is seen as the method of ordering, structuring and give connotation to the collected data; and notes of presumed non-verbal communication on the part of the participant should still be kept.

Thematic data analysis was used as a data analysis instrument which according to Braun and Clarke (2006, p. 79) serves to identify, analyse and report arrangements contained by data. Thematic analysis allowed the researcher to capture common themes based on women's participatory experiences of utilising the SLA in the implementation of the cooperative project. The data that was collected was transcribed word for word (verbatim). Throughout the data analysis process, the researcher identified themes and patterns from the recorded interviews. This strategy was chosen because the researcher looked at different themes that came out during the data analysis. This process permits the researcher to find similarities and differences which gave the researcher a broader insight of participants' feelings and perceptions in respect to the study; and kept the data in an organised manner. The following steps that are postulated by Creswell (2009) guided the thematic qualitative data analysis process: "planning, managing the data, reading

and writing memos, generating themes and subthemes, visualising, representing and displaying the data, and writing the research report” (p. 126-129).

3.6.1. Planning

The researcher planned carefully for each interview by ensuring that interviewing tools such as audio tape, and note taking book were in place, to avoid delays and disorganisation of the process.

3.6.2. Managing data

The researcher used a smart phone, which served as a voice recorder for the interviews. The recordings were appropriately labelled so as to act as a backup system as well as during the transcription period. Transcription is a necessary step on the way to interpretation (Schurink et al., 2011, p. 399); and the researcher listened attentively to the recorder while transcribing verbatim. However, this was time consuming as the researcher was translating from the participants’ vernacular (isiZulu) to English, as she did not want to lose the meaning of the participants’ expressions. Soft copies and hard copies were safely kept.

3.6.3. Reading and writing memos

The researcher read the transcripts for several times and wrote memos in order to immerse herself in the responses of the respondents, for thorough understanding of issues emanating from the interview. This helped the researcher to abstract the meaning from the data given. The researcher made notes/memos and meanings on the margins of the transcripts. The reading and writing memos process began shortly after data was collected and transcribed (Schurink, 2009, p. 409). In this process the researcher was guided by the research objectives.

3.6.4. Generating themes and subthemes

The purpose of data analysis was to summarise common words and phrases, issues and patterns that enabled the understanding in this study, particular emphasis was placed on words and frequency of comments regarding a particular issue asked and interpretation of data as stated by

Greeff (2011, p. 373). The data was coded using different colour pens and highlighters to classification and identified information, themes and subthemes.

3.6.5. Visualising, representing and displaying the data

Van den Hoonaard and Van Den Hoonaard (2008) states that in a qualitative research, profound narrative descriptions linked to literature of the topic in question are important in representing the data obtained. The researcher therefore presented the findings in themes that were substantiated by verbatim quotations from the participants.

3.6.6. Writing the research report.

The compilation of the research report in the form of this dissertation was the ultimate product of the data analysis process.

3.7. Ensuring validity and reliability of the study

Patton (2001) asserts that validity and reliability are elements whereby any qualitative researcher should be familiar with when planning a study, evaluating results and examining the excellence of the study. Validity according to Khumalo (2014b) is a process by which the researcher earns the confidence of the reader that the researcher has done it right. To ensure the validity of the study, during data gathering the researcher did not ask leading, closed ended, and binary questions and when transcribing data, the researcher kept the participants' responses as precise as possible. The analysis and discussion of data emanates from the data collected during the interviews with the participants and group discussion with the participants; as well as the minutes written during the meetings with cooperatives. In-depth interviews and focus group discussion was audio recorded and transcribed as precise as possible to avoid misinterpretation of the participants' views.

3.8. Trustworthiness

To ensure reliability on qualitative research, examination of trustworthiness is important. According to Babbie and Mouton (2001), a trustworthy study is one that is credible, transferable, dependable and confirmable. They further state that a study cannot be transferable unless it is credible, and it cannot be deemed credible unless it is dependable. Credibility looks at whether

there is a relationship between the created truths that are stated by respondents and realities that are ascribed to them (Babbie & Mouton, 2001). Furthermore, the transferability according to Babbie and Mouton (2001, p. 277) “refers to the extent to which the findings can be applied in other contexts or with other respondents. The qualitative researcher is not primarily interested in (statistical) generalisations”. All interpretations were defined by the definite setting in which they took place. Conformability ensures that biases do not influence the study and the information reflected is only of the participant. Dependability is based on an idea of whether the study can be repeated in the same context with the same participants and provides the same results (Babbie & Mouton, 2001; Shenton, 2004).

In this study, to ensure trustworthiness, data was collected from the sampling criterion that is identified in the sampling section; the records (audio taped, transcripts, personal diaries, notes taken) and analysis obtained from collected data will be kept safely. Member checks whereby taking transcripts and analysed texts back to participants were done as deemed necessary in a Participatory Action Research methodology. Finally, the study may not be transferable as in a qualitative study the knowledge gained from one context will necessary have relevance for other context or same context in another time frame. The reason being, in a qualitative study the researcher do not generalised. This is because experiences may not be the same with different individuals in the same context (Babbie & Mouton, 2001).

3.9. Ethical considerations

As a means of confirming that my investigation was grounded on a truthful thinking of the opinions of the participants, and that the participants were secure in this research, the researcher adhered to ethical practices. Because systematic research is a custom of human conduct, it is important that such conduct conform to generally accepted norms and values (Mouton, 2001). The ethical approval to conduct the study was awarded by the University of KwaZulu-Natal’s Humanities and Social Sciences Research Ethics Committee. The approval letter has guidelines that seek to prevent researchers from engaging in misconduct, such as distorting and inventing data, failing to maintain confidentiality and privacy of participants, forcing people to be involved in research and not executing the study properly. When using the PAR method, the rules in research that involve human subjects emphasises recognition for the self-sufficiency of persons and groups to be thoughtful about a decision and act on it. Straightforward ethical considerations that aimed at

protecting the participants from any form of harm were maintained throughout this study. These were:

Informed consent: Before the study was conducted; it was a prerequisite for each participant to voluntarily sign a consent form that was designed in advance to ensure that the participants understood what they were putting themselves in. Each participant of this study signed a consent form that the researcher handed to them prior the beginning the interviews (see Appendix 1). The consent forms explained the nature and purpose of the study, the procedure during the interview session; and whether any risks were involved that the participants should be aware of; and they were informed that, all data collected from them would be coded and remain anonymous to protect their identity and privacy.

Credibility: Respondents were totally updated about the purpose of the study, thus trying to avoid complications that could prevent participants from reporting negative views about their participation.

Voluntary participation and doing no harm: Participants were told about their right to withdraw from the study, whether before or after the starting of the interviews, if they happen to feel so.

Debriefing and full disclosure: Participants were promised to have access to the results of the study and recommendations emanating from the study.

Confidentiality: Participants were assured that their participation was going to be kept confidential. To ensure confidentiality, they were given fictitious (pseudonyms) name to protect their identities. The use of pseudonyms was the preferred way of working of the respondents. After this explanation, they felt that they were confident to share their feelings and experiences being members of an art and craft cooperative without being self-conscious. However, confidentiality within focus groups cannot be guaranteed as indicated by Liamputtong (2011). Where there are more than three people the ethic of confidentiality is likely to be blended.

3.10. Limitations of the study

Firstly, given the size of Bhambayi, the art and craft cooperative selected reflected the reality of co-operatives in the Bhambayi area, and not Ward 52/57 as a whole. Secondly, this research was limited to one economic cooperative in the Bhambayi area. Therefore, as a qualitative study, the

findings cannot be generalised to all co-operatives. Time constraints and lack of resources such as travelling fee and transport to reach the participants could limit and weaken quality of research. Furthermore, the research conducted is based on newly established co-operatives, which may provide limited information and data based on understanding the participatory experiences of women in a cooperative project with the use of the Sustainable Livelihood Approach. This leaves room for more research to be conducted with other co-operatives in Bhambayi. The collected data was transcribed and translated from IsiZulu to English because the interviews were conducted in IsiZulu. Thus, the information may lose its exact meaning as was originally expressed by the participants.

3.11. Conclusion

This chapter covered the research methodology that guided the study. The data collection process utilised several data collection strategies, as it is unusual to find a qualitative study that was conducted using one method of collecting data. The principal techniques of data gathering applied were that of individual in-depth and focus group interviews. One cooperative was chosen as a sample; and the same participants were invited to participate in the focus group. In addition to the individual in-depth interviews and focus group discussion, one on one individual in-depth interviews field notes were used to make sense of the data. In the process of interviews, basic ethical considerations were valued: informed consent, voluntary participation, and confidentiality in order to protect the participants from doing any form of harm to the participants during this study.

The study limitations and challenges faced by the researcher during data collection were covered in this chapter. Firstly, given the size of Bhambayi, the art and craft cooperative selected will not reflect the reality of co-operatives in the Bhambayi area, and Ward 52/7 as a whole. Secondly, we have seen that this research was limited to Bhambayi area, because it is one of the three registered co-operatives of five existing. Time and resources were two other constraints on this research. Finally, this chapter showed that the researcher informed participants that they were entitled to a summary of the outcome of the interviews and this was done during the second visit of fieldwork. Respondents were shown a report of their discussions so that they could check if the report contained all their views, or if they were misunderstood or misinterpreted.

CHAPTER 4

PRESENTATION AND DISCUSSION OF RESEARCH FINDINGS

Participatory experiences of women in an economic cooperative project using the Sustainable Livelihood Approach to poverty reduction



Figure 4.1: The bead-made product of Art and Craft economic cooperative in Bhambayi
Photo taken by: researcher

4.1. Introduction

The recognition of co-operatives as self-help organisations with the capacity to improve people's livelihoods and quality of life is global and widespread (Ferguson, 2012). In addition, the Cooperatives Development Policy of 2004 emphasises that distinct attention in co-operative advancement shall be given to increase the participation of women in the co-operative movement at all levels (DTI, 2004). Together with this special consideration in South Africa, existing and future support programmes should place importance on evolving Black income generating projects such as co-operatives. The Sustainable Livelihood Approach was explained and discussed with the co-operative members during phase three of this research process; and in this study, it was well explained in chapter Two on the section on the origin and definition of the SLA.

This chapter presents the empirical evidence from the analysed data that was extracted from in-depth interviews with six participants, over and above the results from the focus group discussions with five members of the art and craft economic cooperative operating in Bhambayi. It starts with the biographical details of the participants, followed by the themes and subthemes that emerged from the transcribed interviews. The findings are divided and presented in two sections. The first section entails an explanation of the biographical profile of the art and craft economic cooperative members; and the second section consist of a discussion of the three key themes that emerged from the analysis of the findings of the study. These are: positive sentiments shared in enhancing human capacity development; influence of politics on sustainability of co-operatives; and challenges experienced within the operation of the co-operative.

4.2. Biographical characteristics of the participants

The biographical characteristics of the participants in this study covers age, main source of income, educational level, and family size. The results of this study show that most respondents are in receipt of some sort of social security grant and they are all single and heads of household, with an average of five family members in the household. They are between the ages of 28 and 52 years; and they are all residents of the Bhambayi area where the co-operative is located. They all have some sort of self-employment, apart from co-operative project to sustain their lives.

Table 4.1 – biographic characteristics of the participants

Participant	Age	Main source of income	Total grant income	Members in a household	Highest level of education
1.	52	1 Foster Care Grant + 1 Child Support Grant	R1240	5	Grade 9
2.	28	1 Child Support Grant	R350	6	Grade 11
3.	48	1 Child Support Grant + 1 Disability Grant	R1850	6	Grade 4
4.	34	1 Child Support Grant	R350	3	Grade 11
5.	34	1 Child Support Grant	R350	3	Grade 12
6.	34	1 Child Support Grant	R350	5	Grade 11

The results in table 4.1 indicate that most of the participants have completed primary school and above, except for one member. The table above shows the mixed age groups but with the common source of income which is the social grants. It is important to note that as much as they are in

different age groups, they fall under economic active community members. However, with such gap challenges and conflicts are likely to prevail among members. From the focus group discussion, it was confirmed that these women are breadwinners in their households, and obviously have more financial problems, thus, they joined the co-operative project to address their common livelihood needs in an organised manner.

All the participants started the co-operative, no one joined on the way. This is an indication that they may be in a similar level of experience in a co-operative. The study from the table above reveals that women have similar experiences in co-operatives, however half of the group members have the experience on producing bead accessories. They have been doing it individually. This beadwork has been done in an informal business and method to boost their income to substitute the social grants as their main source of income. The above discussion agrees with Ngcobo and Raniga (2014) in their study stating that, “women living in low-income communities often initiate livelihood activities as a means to support themselves and their families. Even though these small-scale livelihood activities supplement the household income, they are insufficient to lift single mothers out of poverty” (p. 525). Even more, the women involved themselves in co-operatives to tackle this disadvantage of being impoverished. Below is the discussion of the themes and subthemes that emerged during the study.

4.3. Themes and key themes emerged from the study

Co-operatives are able to stabilise communities for they are located and owned by them; and co-operatives are community businesses representatives, disseminate, improve and multiply local knowledge and economy within the community (Gordon-Nembhard, 2014). As stated in chapter Two, the co-operatives allow their owners to create profits and employment, collect assets, offer services and improve human, social capital, as well as economic objectivity. Consequently, Tesfay and Tadele (2013) state that the role of co-operatives is not limited to economic considerations alone, but also to social role where they provide instruments in which members of the community are able to pursue community interests rather than focusing on narrow self-interests. Therefore, discovered by the Sustainable Livelihood Approach this chapter presents four themes: positive contribution of co-operatives to human capacity development, challenges and factors that hinder the sustainability of co-operatives, demarcation of area boundaries and lack of management skills.

As noted in chapter One that this study is an extension of the pilot study that has been conducted in 2014 by Raniga and Ngcobo, the results of this study are the opposite of what came out from the previous study. The previous study by Raniga (2016) which qualitatively looked at the participatory experiences of women in economic development co-operatives in Bhambayi revealed the positive contribution of co-operatives in women's lives; and a year later when this study was conducted the findings were dominated by the challenges encountered by the cooperative's members in sustainability and moving beyond poverty.

Table 4.2 – Themes and subthemes emerging from the study

Themes	Sub themes
1. positive sentiments shared in enhancing human capacity development;	1.1 skills development 1.2 part time employment 1.3 physical assets gaining
2. influence of politics on sustainability of cooperatives; and	2.1 demarcation of the community ward to be ward 52 and 57
3. challenges experienced	3.1 project management skills in members 3.2 conflicts within the cooperative 3.3 lack of commitment

4.3.1. Theme 1: positive sentiments shared in enhancing human capacity development

The findings indicate that co-operatives have a positive contribution in sustainable development as well as individual development. The evidence is explained by the subthemes that are discussed in the next section within the Sustainable Livelihood Approach assets which guided the data collected. The subthemes that emerged during the analysis are: skills development; physical assets gaining; human capacity; and social capital.

Raniga (2016) indicates that poor women who are dependent on state social grants have the capacity to drive their own economic process of development by detecting and organising available and even untapped assets and resources within and outside their own residential communities, thereby creating economic opportunities that will assist them to break the cycle of poverty. The (SLA) has several essential features (Krantz, 2001; MacFadyen &Corcoran, 2002; Morse, McNamara &Acholo, 2009): one of them is that, as a framework for analysis, the SLA draws

attention to the range of assets that people draw upon to compose a livelihood, namely: human, physical, financial and social capital. These assets are briefly discussed below in relation to the first theme. The skills development and human capacity are discussed together as they are part of the human capital.

Human capital is the standard of understanding behaviours, and social and personal characteristics, together with creativeness that one has in the capacity to perform labour to produce economic value (Krantz, 2001). On the other hand, according to Morse et al., (2009) human capital is defined as a gathering of assets: information, capacities, expertise, abilities, experience, preparation and decision-making, and familiarity influenced independently and jointly by people in the community. These assets are the capability of a society that signifies some arrangement of prosperity that can be focused on to achieve the objectives of the family or community. At a household level, human capital is a factor of the amount and quality of labour available; this varies according to household size, skill levels, leadership potential, health status, etc. More than half of the participants during individual in-depth interviews as well as during the focus group discussion, similarly stated that being members of an art and craft economic cooperative gained them a life sustainability skills, which they would not have achieved and recognised if they were individuals. The art and craft co-operative has arranged some trainings as part of human capital building as one of sustaining livelihood assets.

Table 4.3 – Trainings and workshops facilitated to art and craft cooperative (Yes/No)

Participants	1	2	3	4	5	6
Trainings/workshops	Y/N	Y/N	Y/N	Y/N	Y/N	Y/N
Understanding cooperatives	Y	Y	Y	Y	Y	Y
Asset Based Community Development	Y	Y	Y	Y	Y	Y
Committee skills development	N	Y	N	Y	N	N
Team building skills	N	N	N	Y	N	N
Basic Finance management skills	Y	N	Y	N	N	N
Total of trainings attended	3	3	3	4	2	2
Total of trainings facilitated	5	5	5	5	5	5

Table 4.3 reveals that the art and craft co-operative members have attended some sort of training even though not all of them attended these trainings. These outcomes of the workshops and trainings are the reasons why the participants responded the way they did below.



Figure 4.2: Products of art and craft economic co-operative after training. Photo sent by cooperative member and participant

Figure 4.2 shows the production of the art and craft co-operative after the training with Benina, which was sponsored by Donboscow of Germany. The two members who attended the training were overwhelmed with excitement when they finished. The attire in figure 4.2 was their first sewn product. The following quotes reflect the participants' perspectives on co-operatives; and these were the dominant responses received from the co-operative members during the interviews:

'Being a member of the cooperative has made a positive contribution in my life even though we haven't generated much income'

'...taught me that with a small income I can do most to build up on it...learnt to do beadwork that I didn't know before...'

'Being in a cooperative has been an eye opener to me'

'...cooperatives development is the right strategy to generate income and fight poverty'

'I attended few trainings as a member of the cooperative and they have been very beneficial to me'

‘...trainings made a huge impact in my life...I was able to look for the job after the ABCD workshop’

‘...listening from our voices on what we needed gave us a sense of ownership’

‘...it is good to work together and share ideas...’

These responses support Swanepoel and De Beer (cited in Raniga, 2016) when stating that in low income communities such as informal settlements, economic development co-operatives, organisational resources and positive social networks are systems that may assist poor households to increase livelihood security and reduce vulnerability. Furthermore, the key determination of co-operatives is to unify and encompass its members in an economic and social community to have equal force on marketplace influence and admission to trade, industry, and public capitals that they would not be able to achieve as individuals. In support of Davies, Raniga (2016) states that joining an economic development co-operative may not only serve to increase levels of self-esteem and self-worth for poor women but through the process of working together in a group; a system of group management can create opportunities for wider socio-economic change and self-empowerment. The next asset of Sustainable Livelihood Approach is the natural capital.

A qualitative study on participatory experiences of women in economic development co-operatives was conducted which revealed that “it was positive that the women were able to cooperate with each other and took primary responsibility for negotiating with each partner to provide access to funding sources for the project” (Raniga, 2016, p. 6). After a period of twelve months of the project operation there was withdrawal of members and the abuse of the name of the co-operative project. Some members have used the name of the cooperative for their own benefits.

Natural capital is the term used for the available natural resources and services like nutrient cycling, erosion protection that are useful for livelihoods. However, for this, study natural capital is not relevant to the art and craft economic cooperative under study (Krantz, 2001). This asset does not apply in this study as there is no need for land as their production is manufactured indoors.

Figure 4.3: Art and craft cooperative in business selling their product to tourists



Photo: Researcher during the trade

Financial capital in the SLA represents the monetary possessions that people use to achieve their livelihood objectives, such as cash or equivalent asset that is available, which empowers individuals to embrace different livelihood strategies. From the previous meetings of the co-operative and from the participants' interviews it was evident that the co-operative has been granted financial support and the sales from UKZN CORE and Donboscow from Germany. Figure 4.3 shows the art and craft co-operative in business. They were trading to the tourists who visited the Bhambayi area. However, the participants mentioned that they lack both financial management and project management skills.

'...we have been exposed to different things and some income...'

'we received the starting money...'

Physical capital "comprises the basic infrastructure and producer goods needed to support livelihoods. This involves the infrastructure of the physical environment that helps people to meet

their basic needs and to be more productive. For instance: The following components of infrastructure are usually essential for sustainable livelihoods: affordable transport; secure shelter and buildings; adequate water supply and sanitation; clean, affordable energy and access to information (communication system)”; (Krantz, 2001, p. 9; DFID, 2010, p7). The art and craft co-operative has been privileged because they were sponsored with sewing machines and the starting incentive. The co-operative was also granted with the place to operate in 2015, which, due to the new demarcation, has been left to ward 57 and the co-operative members are now falling under ward 52. This has given the challenge for the co-operative to function well since the place of their production was taken from them after the elections. Politics in the area has a big impact on the functioning of projects. Politics caused fragmentation between members as they were anxious of the process after the demarcation of the area. This problem has hold back the functioning of the co-operative as members were not cooperating during and after the election period.

‘The cooperative has impacted very well in my life...I have a sewing machine...’

‘...gained two sewing machines...’

Social capital in the context of the Sustainable Livelihoods Approach means the societal assets on which people access in search of their livelihood intentions. These are developed through: networks and connectedness that increase people’s trust and ability to work together and expand their access to wider institutions, such as political or civic bodies. Raniga (2016) asserts that social capital is conceptualised as social bonds, voluntary associations, and quality of relations among people within the community. With regards to the art and craft co-operative, after phase one training workshop the women in the art and craft co-operative were empowered to look for a place to operate with little interference of the social workers and the researcher. They were able to have a meeting with the former councillor and present their project themselves. This is an indication that the Sustainable Livelihood Approach is a productive strategy to empower the vulnerable to take responsibility and ownership of their project.

‘I was hired as a contract worker in building of community toilets under the councillor’s contract’

‘working as a cooperative opened several doors for us...networking with the councillor’

‘If I was not the member of the cooperative I wouldn’t have been hired’

'I have been selected to be the facilitator of the upholstery training because I attended it last year (2015)'

In terms of history, there is a rich tradition of human and social capital in areas of developing co-operatives. Human and social capital have been acknowledged in the co-operative principle of training by which societies have put aside some of their surpluses to educate and train their members (Simmons & Birchall, 2008). The consequential social asset offers dynamic support for the creation and improvement of communication systems. Co-operatives have also built networks with several leaders, for instance recruiting funding from middle-class sponsors and politicians. This has often been an important factor in co-operative development. For instance, Simmons and Birchall (2008, p. 2134) state that “in Britain during the second half of the 19th century the cooperative sector was supported by liberal politicians who gained important changes in the law, thus allowing the movement to grow. In Japan, in the postwar period the support of politicians has been important for the extensive development of farmer and fisher co-operatives”. Such networks, when they work well, seem to have the ability to harness political resources without infringing the principle of co-operative autonomy. In line with the above literature, the responses of the participants indicated that their networking with the ward councilor made them to be recognized as valuable members of the community, specifically being women. In addition to that, they received donations from the German non-government organisation called Donboscow, which sponsored them with funding to buy start up physical resources such as sewing machines, beads and laces used to make their jewels.

4.3.2. Theme 2: influence of politics on the sustainability of co-operatives

In the context of this study (Bhambayi), politics had a negative impact on the sustainability and functioning of the art and craft co-operative. This has affected the co-operative by forcing members not to sit for the meetings during the year when this study was conducted. Members are more involved in political institutions, and its effect has been obvious after the local government elections. The local government elections had a negative impact on this co-operative located in Bhambayi. Politics affected the co-operative through delays in the delivery of the orders that were ordered from them as they did not have time because they were always in political meetings with the campaigning candidates for the municipality councillor position.

4.3.2.1.Subtheme 2.1. Demarcation of area boundaries

The implementation of economic co-operatives became a challenge during the period of political local government elections, with additional lack of project management skills from members. Art and craft members were unable to isolate political issues from the business issues. Moreover, when members are from different sides of the area there are elements of marginality and exclusion. Before the elections, the project had a challenge of division amongst members. Members are from different sides of Bhambayi, whilst only one member currently live in the other area. Participant One felt isolated from the group because she was not told of the meeting sittings. When she was told, meetings were held during the night and it is not safe to walk in that area alone during the evening. Then, she was never part of those meetings. Furthermore, because she was the only one, the majority assumed that they would meet and update her about what they have talked about. This made her more vulnerable because she did not have a chance to raise her ideas and opinions in a co-operative and she would not disagree with any of the decisions because she could not attend the meetings. She kept her ideas to herself. Sadly, this member is not a member of the board of directors. She then assumed her voice is not important.

In addition, members of the art and craft took an interest in politics. This has led to the dysfunction of the project in 2016. The main cause of this was the demarcation of the area. When the portion of Bhambayi was moved from one leader to the other, and to the new demarcation, it became a challenge because the art and craft co-operative lost hope for their business. Soon after elections, they lost their area of operation, which they used previously under the previous ward and leadership. This led them not to know how to proceed from where they were, because the current councillor was unaware of their project and what steps to take next. They needed to introduce themselves to the new councillor and make him get used to their idea, whilst they were not fully empowered. When doing one-on-one interviews and focus group discussions, these were their responses:

‘...now that the area is under ward 52, while before it was under ward 57...we have lost our place of operation...’

‘We don’t know yet what to do next...it’s like no one is interested anymore...’

‘...we now have to introduce ourselves to the new councillor which we do not know how he will respond to us...’

‘We were used to our old councillor and ward...it’s going to be a challenge...it worth a try’

‘...with me living on the other side of the area makes me feel like I am isolated.’

‘...majority of us is from one side...assumption that we are side-lining members from the other side...’

Raniga (2016) states that the content in which household operates may involve several threats that could render households vulnerable to negative livelihood outcomes. This, according to Raniga can include but not limited to civil unrest. Families are regarded as maintainable if they can adapt and be modified to such intimidations without conceding their future capacity to continue living with the existence of tremors to their living. Politics had a negative impact on the art and craft co-operative, as the members are affiliated to different political parties. Therefore, they were not able to isolate political issues from their co-operative/business issues. This negatively affected the project (money, trust, skills development, work, cohesion and dedication).

Furthermore, Theron (2010) and Majurin (2012) assert that successful co-operatives are based on mutual trust, honesty, openness, social responsibility and caring for others. Relatively, the Sustainable Livelihood Approach according to Macfadyen and Corcoran (2002) provide a framework that allows the main factors affecting people’s livelihoods to be considered in the context of developing policies for poverty reduction. With reference to the above statement for the art and craft co-operative it is difficult to assume that they are honest with each other and have a trust open and mutual relationship. If political issues are personalised it become difficult to meet or work with your opposing parties in the same group. I believe more interventions need to be put in place before the co-operative fail and collapse.

The SLA aims to empower the poor and help people achieve long lasting improvements when assessing impacts using self-defined indicators. The ISDPC 2012-2022 confirms that government, with the use different corporation methods, (as social capital in the SLA) engages in mutual creativities with all relevant stakeholders; in their struggle to mutually encourage good self-sustaining co-operatives movement in the country (DTI, 2012).

4.3.3. Theme 3: Challenges and factors that hinder the sustainability of co-operatives

There are many challenges facing the sustainability for different forms of co-operatives, but the focus of this study is on worker co-operative as the focus in this study. The crucial defining element of worker co-operative is that members are also workers in the co-operative as they own and control it; and this is based on right to one member one vote (Phillip, 2003; DTI, 2004; RSA, 2005). In this way, worker co-operatives offer essential substitute to the work connection initiated in conventional economic projects; and many of the difficulties they face relate precisely to this attempt to redraw the relationships between owners and producers. Worker co-operatives combine worker ownership with mechanisms for the democratic control of production within the enterprise, and are usually initiated as part of attempting to find more empowering alternatives to conventional employment and ownership relations in society. With reference to the above discussion, the art and craft economic co-operative faces multifaceted challenges.

4.3.3.1.Lack of knowledge recruitment of members

From the previous notes with the co-operatives, when they explained about how they became a co-operative society, most of the responses during the meeting were that, members just joined whatever group they thought would be better to improve their lives. They just grouped themselves, as they wanted to reach the maximum number of members in a primary co-operative (5-12 members). Co-operative members assumed it would work well with a huge joining number of members within a co-operative. It is recently that they have realized that big numbers do not do better work if there is no dedication. This is the reason they came to the following responses:

‘We need to be few so that we will be able to control ourselves’

‘...think the few members the better...’

‘Abuse of the cooperative property for personal benefit

Phillip (2003) states that to be presumptuous about an extent of business possibility, their accomplishment or breakdown is shaped by the businesses’ capability to organise its agreed upon methods of managing the difficulties and complications that exist within co-operatives as a form of business. According to Phillip (2003), these include the challenge of democratic worker involvement in making a decision, and business effectiveness; the strains concerning the

responsibilities and attractions of workers in their capability as owners; and of workers in their capacity as producers. Finally, the tensions between the short-term desire of members to improve their quality of life, and the longer-term interests of the co-operative as an economic entity.

In line with these challenges, the members of the art and craft cooperative said:

'They just see the opportunity of income without realizing the duty on that income to be generated'

'It is coming with a lot of money as soon as possible'

'People do not understand that at an initial stage of the cooperative members invest they do not just make profit soon'

Some authors assert that new co-operatives fail to participate in an easy-going and cautious course of movement building from below; intra-governmental coordination; and lack of devotion to cooperative principles (Phillip, 2003; Satgar, 2007; Chibanda et al., 2009). Furthermore, South African co-operatives are tackled with underprivileged power, as the majority of supermarkets prefer to deal direct with individuals than a group; and the dependence on the government departments and donors as major funding mechanisms (Emongor & Kirsten, 2009). Co-operatives enable individuals to put together their resources, labour, alongside with little income that they get to create bigger initiative from which they will receive a more income in return (Gordon-Nembhard, 2014).

4.3.3.2. Lack of market

The responses of the participants indicated that market is a challenge in emerging co-operatives. These responses are corresponding to the literature where it is difficult for emerging producers to engage in market quickly. Below are the responses of women during the focus group discussion:

'...we are too dependent...we do not have a market. If we can have a market either of different people or organizations of businesses, we can move on very quickly.'

The members of the art and craft co-operative insisted that if they can have a market/customer they know they are trading with, their work would grow very fast.

As stated before that South African co-operatives are faced with poor bargaining power as most supermarkets preferred direct dealing with individuals rather than the collective. This makes co-

operatives to be more dependent on the government departments and donors as major funding mechanisms (Emongor & Kirsten, 2009; Chauke et al., 2013). In line with this literature, the art and craft co-operative is depending on Centre for Social Entrepreneurship, UKZN and Donboscow organisations, for these stakeholders assisted from the inception time of the co-operative in early 2015. They have not learnt to do things by themselves. The lower participation of illiterate members in joining the co-operative society may be due to the complexity of formalities required to join the co-operatives, in which illiterate members are not able to apply. It appears in the Cooperatives Development Policy (2004) that emerging co-operatives have been recognised as battling for survival with less skills; and the needed form of support is that which will build up these co-operatives in the form of building their capacity, financial support and assistance with marketing (DTI, 2004). The findings revealed that the co-operatives still need training, as there are still challenges with the management of co-operative and market.

4.3.3.3.Conflicts within the cooperative

Gordon-Nembhard (2014) states that the distribution of profit follows an unbiased approach that puts profit created from the corporate in the hands of the business or project owners. I believe this happens in a successful co-operative. However, the findings appear to be contradictory to this statement as members of the art and craft cooperative have a big problem of the manner in which the profit/finances are handled in the co-operative.

‘...our cooperative is divided into cliques...analyse what other members has been saying after the meeting’

‘There is lack of trust on who is keeping our money’

‘There is no respect from family members to no-family members’

‘...we do not have that togetherness of a cooperative’

‘...they say stick to what they do best in a cooperative...resisting to share skills with other members’

‘...we are fragmented in a way...work like individuals who sit together with no common purpose’

‘...there is no cohesion within the group’

‘...lack of respect from family members towards non family members...’

‘...they do not take us as important members of the cooperative’

‘...we are not cooperating as a group’

‘We don’t speak in the meetings but we speak when we are out of it and criticise what other people have been saying’

‘We as cooperative members are not connected at all...’

The National Development Plan 2030 reveals that there is a serious lack of trust among different groups. This element diminishes the enthusiasm and preparedness of economic participants to oblige to the type of lengthy savings, which are desirable to create employments and the economic revenues that will sustain growth (RSA, 2016). Other challenges facing new co-operatives, as well as, the existing primary, secondary and sectoral bodies are: to engage in a patient and cautious process of movement building from below; intra-governmental coordination; and lack of adherence to co-operative principles (Phillip, 2003; Satgar, 2007; Chibanda et al., 2009; Bandyambona, 2013). With relation to the art and craft co-operative of this study, it appeared from the findings that these are the main challenges that are faced by this newly established co-operatives.

In addition, Simmons and Birchall (2008) assert that many of the sources of previous failures of co-operatives lie in the difficulties they have experienced in terms of their relationships with others. Furthermore, in co-operatives where there are members who contribute less are paid the same or have the same share as those who contributed more than others within the co-operative project. This according to Phillip (2003) causes tensions within the group. In South Africa, there have been expectations of high level of direct democracy and worker control in co-operatives, and often a lack of clarity and consensus on the stage of managerial decision-making (Bandyambona, 2013).

4.3.3.4. Lack of commitment

The table 4.3 reveals that only one member attended almost all these training workshops. Other members did not attend these training workshops, as they believed that they already had skills to

produce goods for sale, and to generate income. However, they still view co-operatives as having a positive contribution in their lives.

‘When we miss the meeting, we don’t bother asking what was it about when we see those who attended’

‘...members do not come and they do not even bother to report their absence’

‘...at the end of the day we prioritise what gives us money fast then the cooperative’

‘...we have members who do not come to work and meetings and they do not bother report or excuse themselves’

‘...other members were not attending the trainings due to other commitments they have and prioritise them over the cooperative’

‘...we attended the sewing training...but no one is willing to learn’

‘Other members are busy with other things than the cooperative businesses’

‘When other members have other priorities rather than the cooperative...become difficult to function’

‘...we have members who are not committed’

‘...being with a big number of members who do not do the work is senseless’

‘...scared of learning new skills’

According to Thaba and Mbohwa (2015), the more experienced and committed members do the work with passion; and the rest will attend because they want to get a certain amount of money when the project pays. Their production will be less, which means that in return the project will generate little income, which will be divided amongst many members. This results in failure of the cooperative project. For the business to survive, it has to be productive, and produce that will cover most of the costs and expenses. However, this takes courage and dedication from the project members. When women owned co-operatives are successful, they enable women to have control over the hours of work, work rules, health and safety benefits and income generating that allow them to balance their home hours with their families (Gordon-Nembhard, 2014). Thaba and

Mbohwa (2015) indicate that it is imperative to educate co-operatives members about the values and principles of co-operatives before the co-operative is registered and started; and this training should be the primary step to be taken as co-operatives are struggling to survive because of lack of understanding and inability to operate them. Members of co-operatives should be completely included in the implementation of the co-operative; other agencies should serve as coordinators and facilitators.

Raniga and Ngcobo (2014, p. 525) in their study indicate that, “women living in low income communities often initiate livelihood activities as a means to support themselves and their families”. The findings show that all women embarked in this livelihood activity in order to supplement their menial income received from social security grants, because of poverty. The co-operative is still at its infant stage; women in the art and craft co-operative had to miss some days in the project and take the temporary employment that came with fast income. The reason being that, at the end of the day, as much as they want the co-operative to sustain, they must put food on the table for their families, as these women are the heads of their households. It may seem as lack of commitment not to prioritise the co-operative over any other activity, but the fact lies at the end that any income generating activity/initiative available is likely to be grabbed first as the short-term goal and last with the long-term goal. As researchers and community workers we need to understand that people are hungry, therefore it is difficult to convince them not to take what is quick and what will fulfil their needs soon as possible.

However, there are still challenges in sustaining evolving and existing co-operatives. For example, De Vos (2009) state that there is also the weakening member devotion, weak equal contribution of views, abandonment of education, lack of communicating technique, uncertain roles for elected leaders; how they might better serve the poor, uneven employment practices, and sectoral disunity. Thus, it is evident that good leadership is an essential component of a successful co-operative.

4.3.3.5. Lack of project management skills

The majority of co-operatives in South Africa are characterised by unemployed persons. These members are usually having not much in common, they are just hopeful that government will provide them with capital to begin their enterprises (Thaba, 2015; Phillip, 2003). They have little or no prior work experience and are faced with a challenge of self-employment; leaving aside the business management experience, and financial or even basic numeracy skill are often low. This

is evident from the findings when looking at table 4.1. This leads to the problem as members of co-operatives are mostly unemployed also with no or little education. The findings of the study by Thaba (2015) reveals that it is rare to find a co-operative in South Africa that is functioning where the start-up funds are mainly from participants. In some cases, only one member has the skills and the passion required to run the co-operative, the majority of the co-operative members have little knowledge of co-operative; which makes it difficult for such members to collaborate, organise and be dedicated.

Below are the responses of the participants in relation to the finance management skills:

‘...we lack financial management skills...unable to market our business...’

‘...people do not want to take the initiative and open the bank account for the cooperative...’

‘...we still need someone who is going to mentor us...always remind us that we are a cooperative...call a meeting when we have to meet...’

‘...we haven’t had any meeting this year...’

‘...we do not meet...the treasurer and the secretary need to explain to us what is happening with our money’

‘...we don’t know where the money we generated previously is kept’

Many of the challenges according to Phillip (2003) and the NDP 2030 (RSA, 2016) are a result of inadequate institutional capability, a lack of strong tools for application and an absence of direction; and lack of knowledge as most of the emerging and existing co-operatives remain vulnerable and weak. When there is lack of management skills within the co-operative, (Phillip, 2003) then confirming operationalisation of active systems requires extensive technical assistance. Bacon (2007) asserts that the process or method to empowerment also questions the nature and not only the outcomes of the action. According to Bacon (2007), “The procedure of empowerment embraces: personal ability to meet basic material and nonmaterial needs; relational which is the ability to shape and influence relationships and avoid exploitation; and collective ability to participate in collective action and reflection” (p. 53). De Vos (2009) adds that failures in co-operatives are attributed to a number of reasons, which include a lack of good managerial and technical skills, a lack of member commitment and a lack of "moral incentive" among others.

4.3.3.6. Financial management skills and committee skills

Managing a business encompasses a multifaceted series of abilities and expertise. Phillip (2003) and Satgar (2007) state that the instant a business entity includes the joint supervision and controlling possessions, the complication of managing increases steadily, inclusive of the need to be transparent from the selected directors. The idea is that even if there may be some members with a certain standard of management and financial skills, all the other members contributing decision making aspects indicate that everyone within the enterprise should have an understanding of financial and project management matters. Tension is likely to develop when considering how finances are kept and utilised.

‘We have a challenge of finances, we do not know where the money we have generated is’

‘We are not shown where the money is kept...only told by word of mouth’

4.3.3.7. Dependency

The findings reveal that art and craft co-operative members are not yet well empowered to work on their own. They still feel that it is the responsibility of the facilitator or social worker to oversee their functionality. Even the board of directors assume that they cannot take any decision without the approval of the social worker. The responses from the findings are as follows:

‘...we still need someone who is going to mentor us...always remind us that we are a cooperative...call a meeting when we have to meet...’

‘...I feel like there should be someone who guides the cooperative from outside the project’

‘...we are unable to market our business...’

‘...when we have outside people to help us we tend to depend and put our trust on them...they leave us we cannot do things on our own...’

‘I am relying on the secretary to call a meeting because I am illiterate’

Research has shown that, most co-operative members are dependent, because they lack self-trust. This is not unique to the art and craft co-operative. The literature reveals that formal economic generation groups in rural and urban areas stay dependent for long terms; as the members feel their

co-operative belongs to someone else (Thaba, 2015). That is the person who came with an idea and registration and whom they assume to be either to be superior to them educationally or in terms of the power he/she possesses. The DTI (2004) regards these people as stakeholders of co-operatives in the community that the co-operative is operating. In reality, stakeholders within the community do not have an automatic right to deal with any problems and issues encountered by the projects.

The co-operatives need to have a sense of ownership. Ownership mobilisation according to Mahlangu (2013) is concerned with activating the community to take charge of their own development, thus accepting the responsibility of shaping their future. Nonetheless, it is essential to keep in mind that co-operatives are self-directed organisations organised by its members. Therefore, if these members according to Thaba (2015) do not understand this ownership principle, it becomes problematic, as the outside sources will be in charge and in control of the cooperative; and when they have clashes, they run to the stakeholder for better resolutions to the problem.

More concerns that were revealed during the study were:

A need for empowerment

‘I don’t know English so I feel isolated...other members will judge me’

‘I keep quiet during meetings unless there is really something I have to report on’

‘...are ok with the bead making skill they have, those who wants to learn must go’

Lack of respect – ‘if we could respect each other...’

‘...we do not respect each other in the cooperative...’

‘...some members look down on others...’

‘Some members left because they could not tolerate each other...’

Withdrawal of members from the cooperative

The art and craft economic co-operative started with nine members but when this study was conducted only six members were left in the co-operative. When asked about other members, it was evident that the above challenges are some of the causes. Secondly, they were impatient about the slow progress of the cooperative; and lack of respect was a critical issue amongst members.

4.3.4. Theme 4. Recommendations on the role of social workers

Based on the previous experience of the art and craft economic co-operative working with UKZN student social workers, they clearly understood the role of social workers in their co-operative. However, this objective is discussed in detail in chapter Five in the recommendations section.

Analysis of the focus group

Similar responses came out during the focus group discussion as well. For example: Challenges of working as a group; positive access to local resources; better few than many; networking with internal and external stakeholders; withdrawal of members from the co-operative; and a need for market.

‘Commitment is the key to the success of the project; financial conflicts; power comparison amongst members; group work encourages support for each member.’

‘We didn’t attend trainings because we were hired in a contract of building toilets within the community which gave us fast income; demarcation of the area has impacted very negatively in our functioning’

‘Dispersed members cause communication challenges’

Analysis from the field notes and participatory observation during the meetings

It appeared from the field notes that women heading households sometimes find it difficult to balance work with house responsibilities as supported by Gordon-Nembhard (2014). Therefore, from the recorded minutes that were recorded during the meetings with the cooperative members it was revealed that women involvement in co-operatives, gives them more time to spend with their families and the ability to monitor the situation at home. Because of the fact that co-operatives operate in the area in which co-operative members reside than working far from home. The in-depth interviews and focus group’s findings link with the data from the field notes. For example, during the training workshops less literate members could not attend the sessions because they were afraid of not understanding what was being facilitated on; inability to sign the attendance register regardless of that the researcher was present to assist. Some members were ashamed to say any word during the session; they would rather wait until the session is finished and ask the researcher to summarize the session’s focus. Finally, my analysis from this observation was that

there are members who are regarded as better than others because every time there was a discussion, those two members were present and had a valid voice, if that can be said to be the final word. Dependency on active members was transparent.

4.4. Conclusion

This chapter presented the results from the data collected from six in-depth interviews and one focus group of five members of the art and craft co-operative, as well as the notes recorded during the observation and sitting in meetings at Bhambayi. Three themes were discussed and it was revealed that the SLA has the potential to empower, involve and actively engage all stakeholders in significant innovations in sustaining co-operatives. Even though there were positive contributions of co-operatives especially using the Sustainable Livelihood Approach, the co-operative is still at its infant phase the members' challenges in moving from working as individuals to a group outweigh the benefits. Even though there also challenges stated by the study participants, at the end they were able to give recommendations on the factors that can facilitate the enhancement of the sustainability of economic co-operatives. This is an indication that they have the potential to work as a co-operative, but they still need guidance from experts. Therefore, the conclusion can be drawn that when people actively participate, and contribute to such innovations, they are more likely to be accepted and implemented as originally intended, especially in resource-constrained settings and impoverished like Bhambayi. Chapter Five presents the study's key findings discussed based on each objective; followed by the conclusion and recommendations from the study.

CHAPTER 5

SUMMARY OF FINDINGS, CONCLUSIONS AND RECOMMENDATIONS

5.1. Introduction

Co-operatives are member centred; have to be legally registered entities; with their value of self-help, self-reliance, self-responsibility, democracy, equality, equity and solidarity of their founders; and they believe in ethical values of trust, honesty, openness, social responsibility and caring for others (DTI, 2004; Theron, 2010; Majurin, 2012). The SLA is a framework that has been used in poverty reduction strategies within communities, and it works similar to the principle of empowerment in community development enshrined in Swanepoel (1997). The principle of empowerment specifies that people contribute for the reason that it is their autonomous right to do so. For this principle, participation is the natural result of empowerment. This means that people in order to participate, especially the poor and vulnerable, need to be empowered to be able to participate. The literature further shows how women's empowerment is resolved by the livelihood strategies which are adopted by women to react to their vulnerability; and by the ways in which they express their project in making a living in a productive manner with the available community capitals (financial, social, human, natural and physical) women have access to (Hategekimana, 2011).

This chapter is an overall overview of the study. It begins by reviewing how the main aim of the study was achieved. It reviews this by looking at each objective. Thereafter, the summary of the findings are discussed; the recommendations that emanated from the study and for further research will be discussed and finally conclusion will be put in place.

5.2. An overview of the achievement of the main aim and objectives of the study

The main aim of the study was to understand the participatory experiences of women in an art and craft co-operative, using a Sustainable Livelihood Approach in poverty reduction. This main aim of the study was accomplished through the achievement of the following research objectives:

5.2.1. Objective 1:

- **To examine the participatory experiences of women involved in the implementation of an art and craft economic co-operative project using the sustainable livelihood approach, in Bhambayi.**

The examination of the participatory experiences of the women in an art and craft economic co-operative in Bhambayi was achieved through one-on-one and focus group interviews guided by a Sustainable Livelihood Approach. Furthermore, with the use of participatory action research method, the main aim of this study was achieved. The literature on Sustainable Livelihood Approach and co-operatives as poverty reduction strategies were discussed in chapter two also made possible for this aim to be achieved. The co-operatives act 14 of 2005 and co-operatives development policy 2004 were the main pillars that guided the understanding of this study. For example, Section 2 of the Co-operatives Act 14 of 2005 (p13) enshrines its purpose as to:

promote the development of sustainable co-operatives that comply with co-operative principles, thereby increasing the number and variety of economic enterprises operating in the formal economy; encourage persons and groups who subscribe to values of self-reliance and self-help, and who choose to work together in democratically controlled enterprises, to register co-operatives in terms of this Act; enable such co-operative enterprises to register and acquire a legal status separate from their members; promote equity and greater participation by black persons, especially those in rural areas, women, persons with disability and youth in the formation and management of co-operatives; establish a legislative framework that preserves a co-operative as a distinct legal entity; facilitate the provision of support programmes that target emerging co-operatives, specifically those co-operatives that consist of black persons, women, youth, disabled persons or persons in the rural areas and that promote equity and greater participation by its members; ensure the design and implementation of the co-operative development support programmes by all the agencies of national departments.

The Co-operatives Development Policy of 2004 too, enshrines that the focus is on emerging co-operatives as an important, needful category of co-operatives that deserves distinct consideration. The focus of the policy is mainly on emerging co-operatives, mainly owned by black entrepreneurs.

The first hand data on participatory experiences of women were explored in Chapter Four, and theme three which detailed the responses of women with regards to their challenges and hindering

factors in being members of a co-operative as a poverty reduction strategy. They also stated that co-operatives have a positive contribution in building their human capacity, which was detailed also in Chapter Four in theme three section. However, the literature indicates that co-operatives play an increasingly important economic role in both developed and developing countries (Satgar, 2007; Chaddad, 2007; de Vos, 2009; Birchall & Ketilson, 2009; Theron, 2010; DTI, 2012; Tesfay & Tadele 2013; Khumalo, 2014a; Gordon-Nembhard, 2014; Thaba & Mbohwa, 2015; Raniga, 2016). The literature is inclusive of global, BRICS and SADC countries' state of co-operatives.

Cooperatives Development Policy (2004) further emphasises that co-operatives are not Government organisations, but the government will intervene through designing supply and demand sides support measures to grow this sector; and utilising the existing institutions and programmes available (DTI, 2004). These were discussed in chapter three on the phases of the Participatory Action Research method whereby different stakeholders together facilitated different training workshops for all co-operatives in Bhambayi including the art and craft economic co-operative.

The Bhambayi women's co-operatives' future is unclear as they show incredible potential on the one hand and serious shortcomings on the other. The members of the co-operative embrace the idea of co-operation and try to utilise their skills and know-how. They have the skill for production but the project management skills are scarce in the cooperative.

5.2.2. Objective 2:

- **Gain insight into how the practices of Sustainable Livelihood Approach has contributed to enhancing human capital, economic capital, physical capacity and social capital of the women involved in the art and craft economic cooperative project**

According to Tesfayand Tadele (2013) the role of co-operatives is not limited to economic considerations alone, also to social role where they provide instrument in which members of the community are able to pursue community interests rather than focusing on narrow self-interests. Co-operatives put people at the centre of their activities and allow members to participate in the decision-making (DTI, 2004; Kimberly & Robert, 2004; The Integrated Strategy on the Development and Promotion of Co-operatives 2012-2022; Khumalo, 2014a).

This objective was achieved through a literature review in chapter Two and the empirical findings represented in chapter Four. In chapter Two, authors and scholarly viewpoints on the Sustainable Livelihood Approach, its principles and assets were discussed in detail. Again in the above discussion of objective one it is stated that according to the Co-operatives Development Policy (2004, p. 12) further shows that “co-operatives are not Government organisations, but the government will intervene through designing supply and demand sides support measures to grow this sector; and utilising the existing institutions and programmes available”. In chapter Three, phase two of the PAR, it is presented how assets of Sustainable Livelihood Approach were facilitated to participants. Thereafter, in chapter Four the empirical findings revealed that human, social, physical and financial capital as assets of a sustainable livelihood were covered in the use of the SLA a poverty reduction strategy in implementing art and craft co-operative. Participants in chapter Four, theme one and subthemes stated how their livelihood sustainability were endeavoured in their co-operative. The co-operative members received some financial and physical assets; and their human and social capacity was built on by being members of the co-operative even though there is still a long walk to success with co-operatives. This brief discussion serves as an evidence that objective two of this study was achieved.

5.2.3. Objective 3:

- **To make suggestions about how social workers can apply Sustainable Livelihood Approach as a strategy to poverty reduction in community economic co-operative projects.**

This objective was achieved through the participants’ responses in their perceptions on the role of social workers in the use of Sustainable Livelihood Approach in implementing co-operatives. Social workers are an important human resource for the co-operatives, especially the emerging co-operatives. The participants’ response indicated that as much as a co-operative is member owned; democratic and self-oriented, they perceive that one cannot ignore the fact that there are personal issues that women carry to the co-operative project that affect the functionality within the co-operative. Women carry the burden of being household heads. Therefore, women stated that, they need an emotional and psychosocial support from a professional; and that practitioner is a social worker. Social workers according to the women provide counselling, conflict management, give

advises, can network for the project and foresee that the functionality of the co-operative is the one appropriate.

Gray and Lombard (2008) state that social workers have been regarded as chief providers of social welfare services; thus, the adoption of the developmental social welfare approach has had a profound effect on the social workers' role in service delivery. Social workers according to these authors are most important role players in the country's adopted reconstruction, development and redistribution process to address the challenge of achieving integrated social and economic development within the broader macro-economic, growth-orientated framework. However, Rwomire (2011) asserts that defining the role of social workers an understanding of the profession entails. Social work is defined according the IASSW (2001, p. 1) as "a profession that promotes social change problem solving in human relationships and the empowerment and liberation of people to enhance well-being. Utilising theories of human behaviour and social systems, social work intervenes at the points where people interact with their environment. Principles of human rights and social justice are fundamental to social work". From the responses of the participants and the definition of social work profession, I can conclude by agreeing with the participants that there is a need of social workers' service provision even in business projects for workers to enhance their wellbeing.

5.3. The key findings and the summary of the study

Amongst different barriers that South African co-operatives are encountering, the main one is lack of knowledge, as most members who formed co-operative enterprises have little knowledge of co-operative enterprises (Thaba & Mbohwa, 2015). Therefore, this raises a question of how members will get to know the values and the principles of co-operatives, if they have not been educated about them. These values and principles of co-operatives equip the members as they will have control over the resources and they are likely to make good decisions. According to DTI (2012), most of the surviving and evolving co-operatives remain weak and susceptible, as they are faced with a number of obstacles that are holding back their progress and sustainability.

The Cooperative Development Policy of 2004 (DTI, 2004) reveals that emerging co-operatives have been identified as struggling for survival because of lacking skills. The type of support needed according to this policy for emerging co-operatives is that which will strengthen these co-operatives in the form of building their capacity, financial support and assistance with marketing.

The next section provides the list of key findings of the study, which in one way or another supports the results of Thaba and Mbohwa's (2015) study.

5.3.1. The key findings of the study are as follows:

- Sustainable Livelihood Approach is a worth using strategy in the implementation of cooperatives for poverty reduction as it builds up on the local knowledge with the recognition of the local assets.
- Cooperatives are perceived as the more reliable economic development activity for the impoverished communities.
- Doing business as groups of people makes business more recognized and open more opportunities than working as individuals.
- Implementation of co-operatives using a Sustainable Livelihood Approach not only provides income but also serves as an ongoing provision of human and social capital to community members.
- Working as a co-operative using a Sustainable Livelihood Approach empowers women to network with other stakeholders and co-operatives serve as a support system for its members.
- Participants indicated that co-operatives need more patience, dedication and commitment to be a successful business.
- Lack of respect within the project and lack of group cohesion lead to the fragmentation of the co-operative, marginalisation of other members; this lead to the co-operative not functional.
- Demarcation of the area boundaries from one ward to the other caused conflicts and breakdown on the functioning of art and craft co-operative members; and further challenge the availability of physical resources they had, for example the place of operation.
- Some of the challenges that were faced by the co-operatives members are lack of trust amongst members, lack of transparency, project management skills, financial management skills, and committee skills and inequality.

5.3.2. Summary

The major purpose of this study was to understand the participatory experiences of women involved in the implementation of an art and craft economic co-operative project using the Sustainable Livelihood Approach and potential benefits of the whole process. However, the main purpose of this chapter was the representation of the findings from the data collected using the Sustainable Livelihood Approach as a theoretical framework guiding this study. The findings focused on the participatory experiences of women in the art and craft co-operatives implementation using the Sustainable Livelihood Approach; looking at the breakdown of research objectives to answer this main aim. The objectives to be answered were based on:

- examining the participatory experiences of women involved in the implementation of an art and craft economic co-operative project using the sustainable livelihood approach, in Bhambayi; secondly,
- Gaining an insight into how the practices of Sustainable Livelihood Approach has contributed to enhancing human capital, economic capital, physical capacity and social capital of the women involved in the art and craft economic co-operative project; and
- Suggestions do participants make about how social workers can apply Sustainable Livelihood Approach strategies to community economic co-operative projects.

The findings from the analysed data revealed that being a member of a co-operative is a rewarding experience to all participants although there are some inconveniences encountered; because moving from working alone to work with other people is not an easy work. The greatest advantage of using a Sustainable Livelihood Approach in a cooperative implementation appears to be the effective, and it encourages collaboration, engagement and empowerment of co-operatives' members in the process of initiating changes in health professions training. This study acted as a debriefing for the members because they had a chance to express their feelings about the co-operative. At the end, they agreed that they were not aware they had a problem and if one was aware, she did not know who to speak to about it until I came. This is an indication of the lack of trust and empowerment among the co-operative members.

Furthermore, this study has shown that active engagements and empowering workshops are needed because for the one who attended trainings and workshops, they are not only educational, but also livelihood sustainability. Tesfay and Tadele (2013) and Mbuuke (2013) state that actively engaging all stakeholders in educational innovations is also one way of fostering teamwork and collaboration in co-operatives. Additionally, PAR and the SLA can promote a culture of collaborative inquiry, teamwork, continued learning and ownership of actions within a co-operative. According to Mbuuke (2013) with the utilisation of PAR trainings and workshops empower participants to gain skills of taking control of their project and learning needs within their context; these skills can then be applied as more needs arise.

The idea of researchers involving community members in such research processes as PAR also provides an opportunity for members to contribute to changes and innovations that influence and affect their work. The SLA is one way of achieving this as women work together to implement new ideas in their work environments. Ferguson's (2012) study brings to light transformative nature and potential of co-operatives to address wide ranging community needs and to build sustainable livelihoods. Studies have shown that although co-operatives business may take over to set up, they last longer than privately owned small businesses. However, as stated in chapter Two hindering factors' section that new co-operatives are unable to adapt in patient and cautious practise of programme building from below; and the visible absence of devotion to co-operative values by members.

5.4. Conclusion

This study provided the empirical evidence on the participatory experiences of women involved in an art and craft economic co-operative project using the Sustainable Livelihood Approach to poverty reduction in Bhambayi. The findings of this study corroborate with the findings from few studies in the same field. However, most studies were quantitatively conducted which makes this study unique for it was qualitative. The study also shows that co-operatives are a worthwhile livelihood strategy when implemented using a Sustainable Livelihood Approach that enables households and families, especially those headed by women to have access to economic development and assets either internal or external of Bhambayi. Co-operatives are not gender specific, and hence both men and women can establish their co-operatives and start developing their economy. However, for co-operatives to sustain there is a need for patience and commitment

from members, as co-operatives do not generate income in a short period. Furthermore, this study has revealed that political interests and affiliation can have a negative influence in the sustainability of economic development projects, especially the demarcation of boundaries. Finally, art and craft co-operative members identified these as their core challenges: lack of project management skills, committee skills, financial skills, members' commitment and cohesion, trust, equality and democracy within the group derails the development of the co-operative. After discussing the women's participatory experiences in an art and craft co-operative while using a Sustainable Livelihood Approach, recommendations, some in line with the Cooperatives Development Policy and the strategic plans that are discussed in chapter Two came up from women on how can co-operatives' implementation be improved. These are discussed in the next section.

5.5. Recommendations

The researcher, the participants and relevant literature made the following recommendations to enhance the contribution of co-operatives using the Sustainable Livelihood Approach in their implementation as a poverty reduction strategy.

5.5.1. Recommendations for policy improvement

Section 2 of the Cooperatives Act 14 of 2005 enshrines its purpose as to: (a) promote the development of sustainable co-operatives that comply with co-operative principles, thereby increasing the number and variety of economic enterprises operating in the formal economy; (b) encourage persons and groups who subscribe to values of self-reliance and self-help, and who choose to work together in democratically controlled enterprises, to register co-operatives in terms of this Act; (c) enable such co-operative enterprises to register and acquire a legal status separate from their members; (d) promote equity and greater participation by black persons, especially those in rural areas, women, persons with disability and youth in the formation and management of co-operatives. Different authors emphasise the need to educate emerging co-operatives; as well as re-educate the already operating co-operatives members about the meaning of co-operatives (Thaba & Mbohwa, 2015; Kumar et al., 2015). To add to this recommendation, there is a need for the policy, which encourages the training workshops that will equip and prepare groups for a co-operative business entity. Lack of knowledge and skills are the major hindering factors for the sustainability of co-operatives. This was evident in the current study where members stated that

they utilised all the income they generated and when the new order was placed, they were unable to do it because they had no material to complete the order.

Co-operatives development strategies with reference to the legislation and policies on co-operatives tend to be targeted mainly at unskilled, unemployed people, on the margins of the economy. From a base of often chronic poverty, they are expected not only to employ themselves, but also to lead the way in building alternative models of work organisation, worker self-management and worker ownership. This target system calls for failure on emerging co-operatives because the target group is unskilled and have nothing to contribute to the implementation of co-operatives. The researcher recommends this to be the primary step to be taken as co-operatives are struggling to continue because of lack of skills and knowledge to operate them. These training workshops should be continuously conducted even after the groups have committed themselves and started working as co-operatives. I am in support of Kumar et al. (2015) who recommend that authorities who are supporting co-operatives should participate in constant teachings and community group discussions; and co-operatives' managers should be employed to strengthen and develop co-operatives. This is evident from the responses of the participants of art and craft co-operative when they stated that they need someone to lead them in the right direction.

5.5.2. Recommendations for social workers' role in the implementation of co-operatives

Some of these recommendations were raised by participants in response to objective three on the role of social workers in the utilisation of the SLA in the implementation of economic co-operatives. Social workers have been regarded as chief providers of social welfare services; therefore, the adoption of developmental social welfare approach has a profound effect on the social workers' role in service delivery (Lombard & Gray, 2008). On the same note, Rwomire (2011) suggests that defining the role of social worker requires an understanding of what the profession is all about. Rwomire (2011) further describes social work profession as an art, a science and a profession that helps people to solve personal, group and community problems; and to attain the satisfying relationships through social work practice. Based on an understanding of the participants on how social workers can use Sustainable Livelihood Approach in implementing cooperatives, the next section explains.

The participants' response indicated that as much as a co-operative is member owned; democratic and self-oriented, they perceive that one cannot ignore the fact that there are personal issues that

women carry to the co-operative that affect the functionality within the co-operative. Women carry the burden of being household heads. Therefore, they stated that they need the emotional psychosocial support from the professional; and that practitioner is a social worker. Social workers according to the women will provide counselling, conflict management, give advice, can network for the project and foresee that the functionality of the co-operative is the one appropriate. In an attempt to address the above-mentioned needs for social workers in co-operatives, it is with no doubt that, social workers also need to be trained on co-operatives to be able to provide relevant services for the projects.

5.5.3. Recommendations for further research on co-operatives

The findings of this study only incorporate the voices of these women owned co-operative in Bhambayi. These results cannot be generalised. This leaves a room for further and broader research to be conducted with other co-operatives in the same area Bhambayi or Inanda at large. Further research on the analysis of the co-operatives' sustainability with the utilisation of the Sustainable Livelihood Approach is recommended.

Furthermore, the sample of this study consisted of only an art and craft economic co-operative in Bhambayi owned by women; it did not look at other co-operatives that might be men owned as not only women do beadwork. Some men are involved in sewing and bead making accessories. The participatory experiences of men involved in economic co-operatives are not included in this study. Therefore, there is a need to conduct a study on men and mixed gender co-operatives.

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Appendix 2

Informed consent form

Dear Madam

My name is: Hloniphile Assistance Khuzwayo

Contact details: 0834723614

Occupation: Masters Student Social worker

My Supervisor: Dr T Raniga

Occupation: Social Work Senior Lecturer

Contact details: 031260 2792

Institution: University of KwaZulu Natal

I would like you to participate in my study that I am conducting. The purpose of the study is:

- To examine participatory experiences of women involved in the implementation of an art and craft economic co-operative project using sustainable livelihood approach.
- Gain insight into how the practices of SL has contributed to enhancing human capital, economic capital, physical capital and social capital of the women involved in the implementation of an art and craft economic cooperative project
- To make suggestions about how social workers can apply SL strategies to community economic cooperative projects.

I would like to have two interview sessions: One individually and the other in a focus group. Individual's session will take approximately 40 minutes; and group session will take approximately two hours.

The interviews will be recorded for the quality purposes as this will ensure my findings are based on the correct data collected.

The interviews will be at the BRDF, (the cooperative office). Refreshments will be provided.

If you decide to participate in my study, few things need to be noted:

Confidentiality clause: the conversation will stay between us.

Participation in this study is voluntary and you have the right to withdraw anytime for whatever reason, without any negative impact towards yourself.

Participation is voluntary there will be no payment of some sort.

In the event of any problems or concerns/questions you may contact the researcher, Ms H Khuzwayo on 0834713614; and my supervisor Dr Raniga on 0828308211. For further enquiries please do not hesitate to contact Miss Phumelele Ximba of the research ethics committee at Ximbap@ukzn.ac.za.

Declaration

I, _____ the undersigned declare that I understood the information above.

Name _____

Signature _____

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Appendix 2

Ifomu lokuvuma unolwazi

Nkosazana/Nkosikazi

Igama lami ngingu: Hloniphile Assistance Khuzwayo

Inombolo yami yocingo: 0834723614

Umsebenzi wami: umfundi ezingeni eliphakeme lezenhlalakahle

Umphathi wami: Dr T Raniga

Occupation: Social Work Senior Lecturer

Contact details: 031260 2792

Isikhungo: University of KwaZulu Natal

Nginesifiso sokuba ube yingxenywe yocwaningo engilwenzayo olumayelana nezinhlangano eziyimibambisano ukuthuthukisa ezomnotho kumalungu azo. Inhloso yalolucwaningo:

- Siyini isipiliyoni sabomame ekubambisaneni kulenhlangano yobuciko bezandla kusetshenziswa i-sustainable livelihood approach? (indlelo yokwenza impilo esimeme)
- Yikuphi okuqondisisayo ngendlela okusetshenzwa ngayo ekwenzeni ngcono izimpilo zenu

nenhlangano yenu?

- Ukuhlanganyela kwakho kubambiswano lobuciko luyishintshe kanjani impilo yakho, nje masibuka
- Uthini umubono wabomama ngeqhaza elingabanjwa wosohlalakahle ekulekeleleni ukwenza

izimpilo nezinhlangano zabantu zisimame ngendlela eyamukelekayo emphakathini.

Ngifisa ukuba nezigaba ezimbili zokuhlangan ngixoxe nawe/nani: Eyokuqala ukuxoxa nawe uwedwa, kanti eyesibili ukuxoxa nani niyiqembu lapho ngiyobe ngithola khona uvo lwenu nihlangene. Uwedwa siyochitha isikhathi esingengaphezuli kwehora; niyiqoqo siyochitha isikhathi esithi asibe ngamahora amabili.

Ingxoxo yethu iyoqoshwa ukuze ibeyiyo njengoba injalo futhi ibesezingeni elinobuqotho kwimiphumela ezovela nezotholakala ekugcineni masengiyihlaziye

Izingxoxo zethu ziyoba seBhambayi ehhovisi lenu lezentuthuko lapho nisebenzela khona njalo ngezikhathi ezithile. Kanti iziphuzo nezidlo ezilingene ngiyokuphatha.

Uma unquma futhi uvuma ukuba yingxenye yalolucwaningo kunezinto ezimubalwa okumele uizazi:

Konke esizokhuluma ngakho kuzoba yimfihlo phakathi kwami nawe/nani

Ukubamba iqhaza kulolucwaningo kusuka othandweni nasekuzinikeleni akunankokhelo, kodwa imiphumela eyotholakala kulolucwaningo ngiyobuyela kini nginazise ngayo.

Esimweni lapho unemibuzo noma kukhona odinga ukucaciseleka ngakho, ungathintana nami, Nkz H Khuzwayo ku 0834713614, noma umphathi wami u Dr Raniga ku-0828308211. Ungangabazi nokuthintana no Ms Phumelele Ximba oyilungu lekomiti lesikhungo esiphakeme esibhekenelele namalungelo abantu abayingxenye yocwaningo eNyuvesi yakwaZulu Natal kulemeyili Ximbap@ukzn.ac.za: 031 260 3587/4609.

Isivumo

Mina ngiyavuma ukuthi ngibe yingxenye yalolucwaningo, nokuthi okubhalwe ngenhla ngiyakuqonda.

Igama_____

Sayina_____

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Appendix 3

Consent form

I, _____ agree to participate in the study on A Sustainable Livelihood Approach to poverty reduction: Participatory experiences of women in a cooperative project in Bhambayi, KwaZulu Natal, conducted by Hloniphile Khuzwayo], a Masters Social Work student in the School of Applied Human Sciences (Social Work) at the University of KwaZulu Natal. I understand the purpose of the study.

I understand that I will be required to participate in a personal interview of about one hour, and in focus group for approximately two hours. The interviews will be audio taped and transcribed. The transcripts will be stored on my personal computer. They will be destroyed within two years upon completion of my study. I also understand that:

- ✓ My participation is voluntary.
- ✓ I have the right to withdraw from the research at any stage I want.
- ✓ There will be no rewards for participation, nor will there be any negative consequences should I decide to withdraw.
- ✓ Strict confidentiality and anonymity will be maintained.
- ✓ I am welcome to let Hloniphile know immediately should I feel upset during or after the interview to request support.

My signature below indicates my willingness and permission to participate.

Signed at _____ (Place) on _____ (Date)

_____ (Signature)

_____ (Print name)

Please tick what is appropriate to you in the box below,

Task	Allowed	Disallowed
Audio taped		
Note taking		

INYUVESI YAKWAZULU NATAL

Ifomu lemvume

Mina,.....ngiyavuma ukubamba iqhaza kucwaningo olumayelana **nezinhlanganyela ezithuthukisa izimpilo nokunciphisa izinga lendlala: isipiliyoni sokubambisana kwabesifazane kwinhlangano yobuhlalu nobuciko bomsebenzi wezandla eBhambayi, KwaZulu Natal**, esiholwa wuHloniphile A. Khuzwayo, ongumfundi wezenhlalakahle esikhungweni esiphakeme iNyuvesi yaKwaZulu Natal. Ngiyayiqonda inhloso yalolucwaningo.

Ngiyaqonda ukuthi ngilindeleke ukuba ngibe yingxenye ngingedwana nanoba sesiyinhlangano sindawonye, nokuthi ngesikhathi salolucwaningo ngiyiqoshwa ngesiqophamazwi. Konke engiyokusho ngiyavuma ukuthi kuyogcinwa isikhathi esingangeminyaka emihlanu endaweni ephephile, bese kuya qedwa emva kwalokho. Ngiyaqonda ukuthi

- ✓ Ngizoba yingxenye ngokuthanda kwami angiphoqiwe;
- ✓ Nginelungelo lokuhoxa noma nini mangizizwa ngingasathandi ukuqhubeka nalo;
- ✓ Akukho engizokuthola ngokuzibandakanya kwami kulolucwaningo;
- ✓ Izimfihlo nokuvikeleka kokungadalulwa komuntu kuqinisekisiwe;
- ✓ Ngamukelekile ukwazisa uHloniphile ngokushesha uma ngizizwa ngingasaphathekile kahle bese ngicela usizo lokulekeleleka kokungihlukumezayo emoyeni

Ukusayina kwami ngezansi kusho ukuzimisela, ukwamukela nokunika imvume kwami ukuba yindlele yocwaningo oluchazwe ngenhla.

Isayinwe e.....(indawo) ngalolusuku.....

Sayina.....

Igama

Khetha u**Yebo** noma**Cha** ebhokisini elingezansi

Okuzokwenziwa	Yebo	Cha
Ukuqoshwa kwamazwi/kwengxoxo		
Ukushicilelwa kwengxoxo		

Appendix 4

Interview schedule

- What are the participatory experiences of women involved in the implementation of an art and craft economic co-operative project using sustainable livelihood approach?
 - How has participating in the art and craft cooperative changed your life?
 - What do you think of economic cooperative projects as income generating strategy?
 - What can you say about the challenges you experienced using SLA strategy that is used in implementation of art and craft economic cooperative?
- What is the insight of women into how the practices of SL has contributed to enhancing human capital, economic capital, physical capacity and social capital
- How has your involvement in the implementation of the art and craft economic cooperative project changed you in respect of:
 - Human capital
 - Social capital
 - Physical capital
 - Financial capital
- What are women's suggestions about how social workers can apply SL strategies to community economic cooperative projects?
Social workers' role in implementation of cooperatives (Registration and training of members)

Focus group questions (will be translated and discussed in IsiZulu)

1. What is your understanding of working as a group?
Conflicts, empowerment, skills gained, challenges, learnt etc
2. Which resources do you think are relevant to economic cooperatives in the community now that you have started working as a group?

IsiZulu

Inhlolovo

- Siyini isipiliyoni sabomame ekubambisaneni kulenzlangano yobuciko bezandla kusetshenziswa i-sustainable livelihood approach? (indlelo yokwenza impilo esimeme)
- Ukubamba iqhaza kulenzlangano kuyishintshe kanjani impilo yakho?
- Uthini umubono wakho ngezinzlangano ezilekelela ekuthuthukisweni komnotho eziyimifelandawonye/ezingomasibambisane?
- Iziphi izinselelo obhekana nazo kulolubambiswano lwenzlangano yenu makusetshenziswa indlela obhekelela impilonhle yenu ekuqhubeni inzlangano yenu yokuziphilisa nokukhanda umnotho
- Yikuphi okuqondisayo ngendlela okusetshenzwa ngayo ekwenzeni ngcono izimpilo zenu nenzlangano yenu?

- Ukuhlenganyela kwakho kubambiswano lobuciko luyishintshe kanjani impilo yakho, nje masibuka:l
- Financially: kwezezimali (imali eniba nayo, ukudalwa kwezikweletu, ukongiwa kwemali, nokunye mhlampe okuthintana nezimali okusiza ekusimamiseni izimpilo zenu.
- Human capital: sibuka amakhono, ulwazi enilutholayo, ukwazi ngomsebenzi, kanye nendlela yokuphila engcono/enhle
- Physical: izinto ezibonakalayo neziphathekayo- ingqalasizinda (ezokuthutha, imigwaqo, izimoto, indawo yokuhlala/izindlu, namanzi); ugesi, ukuthuthwa kwendle/amatoilet, izindlela zokuxhumana
- Social capital – izinsiza ekuhlalisaneni kwenu (izinenzlangano ezikhona emphakathini, ukuxhumana nazo, mhlampe nezinye eningaphansi kwazo lana emphakathini)
- Uthini umubono wabomama ngeqhaza elingabanjwa wosonhlalakahle ekulekeleleni ukwenza izimpilo nezinzlangano zabantu zisimame ngendlela eyamukelekayo emphakathini.
Ngokubona kwakho iyiphi indima engadlalwa osonhlalakahle kulezizinenzlangano zobambiswano, ezisanda kuqalwa nesezinesikhathi zisebenza?
(Ukubhaliswa njengamalungu kwaCIPC nokuqeqeshwa kwamalungu alezinzlanganyela)

University of KwaZulu Natal

Appendix 5: Interview/discussion guide for the focus group

1. Effects of working as a cooperative/group than individuals
2. Cooperatives in improving livelihoods and economic development
3. resources available that are relevant to economic cooperatives in the community for sustaining the project
4. the role of a social worker during the implementation of cooperatives using the sustainable livelihood approach
5. open discussion

IsiZulu

Umhlahlandlela wengxoxo neqoqwana

1. umthelela wokusebenza njengomufelandawonye uma niqhathanis nokuzisebenzela ngawedwa.
2. Inhlangothi yomufelandawonye kwezamabhizinisi ekuthuthukiseni izimpilo zenu kwezomnotho
3. Usizo olukhona emphakathini olungalekelela ekuzithuthukiseni njengenhlangothi ekhiqiza imikhiqizo ekhandwe ngobuhlalu
4. Iqhaza elingabanjwa wosonhlalakahle kwizinhlangano zemifelandawonye ekuthuthukiseni izimpilo zenu nokulekelela ekusebenzeni
5. Ingxoxo evulelekile nanoma ngani emayelana nenhlangothi edinga ukuba kudingidwe ngayo.